

The National Underwriter

A WEEKLY NEWSPAPER OF INSURANCE

THURSDAY, MAY 16, 1935



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LUMBERMEN'S INSURANCE COMPANY

ESTABLISHED 1873

THE RELIANCE INSURANCE COMPANY

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The National Underwriter

Thirty-Ninth Year—No. 20

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, MAY 16, 1935

\$4.00 Per Year, 20 Cents a Copy

Rawlings Retires from Presidency

Has Served as Head of Western
Insurance Bureau Since
1928

ANNUAL MEETING NOW ON

It Is Predicted That H. A. Clark of the
Firemen's Will Be Chosen
as Head

By JAMES C. O'CONNOR

FRENCH LICK, IND., May 15.—At the annual meeting of the Western Insurance Bureau today, Ralph Rawlings, president of the Monarch Fire, who has served as president of the Bureau for the last 7 years, announced that this would be his last public appearance in the high executive office. Mr. Rawlings has been a faithful and intelligent man at the head of the organization and has the high respect of the members. It seems to be a foregone conclusion that H. A. Clark, vice-president and western manager of the Firemen's group, who is chairman of the board, will again take up the presidential toga. He served in that connection in years gone by and was regarded as one of the bureau's most famous executives. Mr. Clark in many ways is regarded as the "first citizen" of the Bureau. He is a man of force, resourcefulness and real ability.

Mr. Rawling's Long Service

Mr. Rawlings has had a remarkable record in continuous service as head of the Western Insurance Bureau. He outranks anyone else so far as time service is concerned in associations of this character. He was elected president at the annual meeting in 1928. Therefore his term of office includes the years when there was a great hegira from the Bureau and some of the main members went to the Western Underwriters Association. It was under his administration that the Bureau was incorporated. He was elected before the depression had set in and therefore confronting him have come the unprecedented and tremendously important problems of the last few years.

Clark Succeeded Waite Bliven

Mr. Clark became president in 1925 when he was western manager of the National Liberty. Waite Bliven, western manager of the Firemen's, was president and died while holding office. Mr. Clark as vice-president succeeded him in December, 1925. He was re-elected in 1926 and 1927. During the Rawlings regime he has been chairman of the executive committee and later chairman of the board of directors after the Bureau was incorporated.

President Rawlings in his address said that organization work has proved its value in a practical way along many

Honor Paid Mallalieu on His 25 Years of Service

W. E. Mallalieu is rounding out 35 years of service with the National Board and for 25 years has been its general manager. Mr. Mallalieu graduated from Stevens Institute of Hoboken, N. J., having the degree of M. E. He is a past most loyal grand gander of the Blue Goose. He also served as president of the National Fire Protection Association. He is widely known throughout the country as he has gone hither and yon in his work with the National Board. He started with the National Board as an electrical inspector. When H. K. Miller retired, Mr. Mallalieu became general manager. It has been under his administration that the organization has become a tremendous power for good in the business. It has a number of departments, all functioning successfully. His advice is often sought by company executives.

Will Have a Complimentary Dinner

On National Board day, that is the day of the annual meeting of that organization, May 23, the insurance fraternity is giving Mr. Mallalieu a complimentary dinner in honor of his completing 25 years service as general manager. It will be held at the Hotel Pierre, New York City. The committee in charge consists of B. M. Culver, America Fore, chairman; Sumner Bal-

lines. He acknowledged that sometimes the bonds of organizations are irksome, especially when they interfere with personal desire. Sometimes it is felt that there are too many organizations and boards. Mr. Rawlings acknowledged, however, that individual sacrifices for the welfare of the business are never wasted. Organizations were started to protect the built up equities in the business. It has been due to them that destructive competition has been ameliorated. Pioneers in building the Western Insurance Bureau, he said, wrought better than they knew.

Insurance in Preferred Position

In dwelling on the rapid change in governmental activities during the last few years, he said that insurance has been spared the trouble and vexations that have existed in some of the industries. Insurance has regulated itself quite satisfactorily. The government has not seen fit to suggest corrective measures. President Rawlings said that when the government lays down rules and regulations for a business it cannot be expected that they will be as scientific and practical as when the people in themselves voluntarily do that important work.

Alphabets in Insurance

In referring to the alphabetical bureaus at Washington, Mr. Rawlings called attention to the possibility of reducing insurance nomenclature to the lowest common denominator by using initials instead of writing out full names of organizations. Thus the Western Insurance Bureau would be the W.I.B. and the Western Underwriters Association, the W.U.A. With the formidable

(CONTINUED ON PAGE 32)



W. E. MALLALIEU

lard, International; F. W. Koeckert, Commercial Union; W. H. Koop, Great American; Harold Warner, Royal-L. & L. & G., and James Wyper, Hartford Fire.

Two Heavy Convention Weeks on This Month

This week and next are filled with conventions. This week opened with the annual meeting of the American Association of Insurance General Agents at Kansas City, Mo., Monday. The Western Insurance Bureau started its annual meeting at French Lick Springs, Ind., Wednesday. The Arkansas Association of Insurance Agents meets the latter part of this week at Hot Springs. The South Carolina Association of Insurance Agents holds its convention at sea, embarking Thursday from Charleston. The Texas Association of Insurance Agents meets at Galveston, Thursday and Friday of this week. The National Fire Protection Association met early this week at Atlanta, Ga.

Next week will be a busy week. The New York State Association of Local Agents will hold its annual meeting at Syracuse, May 20-21. The Nebraska Association of Insurance Agents will have its annual meeting at Hastings, May 23-24. The Oregon Association of Insurance Agents will meet at Salem, May 24-25. The National Board will hold its annual meeting in New York City next week. The annual meeting of the National Automobile Underwriters Association will be held May 22 in New York City. Pennsylvania Insurance Days will be celebrated under the auspices of the Pennsylvania Insurance Federation at Pittsburgh, May 23-24.

May seems to be superseding September as the popular convention month.

Wholesale Cover Is the Big Issue

General Agents, In Annual Meet,
Ponder Auto Finance, HOLC,
Cotton

CARTER NEW PRESIDENT

Concentration of Insurance Is Source of
Anxiety to American Association of
Insurance General Agents

OFFICERS ELECTED

President, B. P. Carter, Richmond, Va.
Vice-president, J. O. Smith, Dallas, and R. L. Ellis, San Francisco.
Secretary, Herbert Cobb Stebbins, Denver.
Chairman Executive Committee, W. L. Braerton, Denver.

By LEVERING CARTWRIGHT

KANSAS CITY, MO., May 15.—Some 50 members of the esoteric and simon-pure American Association of Insurance General Agents turned out for the two-day annual session here this week. This is an organization something like the "Junta" that Max Beer-bohm chronicles, in which the requirements were so stiff that for several years the membership was limited to a single blueblood.

At any rate, the general agents' association, with its 76 members, claims to embrace 85 percent of those eligible to join, and with 50 in attendance, the organization challenges any other insurance body on the head of percentage of membership represented at the annual meeting. Its potential membership is limited because those defiled by the touch of local business are not eligible.

Much Vitality Shown

The association exhibited much vitality at this meeting. Through the formal reports and papers and through the informal discussion ran expressions of concern because of the growing concentration in the handling of insurance, the wholesale tendency, represented by the Home Owners Loan Corporation setup, automobile finance business, cotton compress business, etc. At the Monday afternoon session there was free discussion in an attempt to arrive at the scope of the problem, to analyze its various phases, to make the attitude of the association articulate and to agree upon a program.

Carter Is New President

B. P. Carter of Richmond, Va., who has been chairman of the executive committee, was elected president. He has been crusading to obtain for the local and general agent the individual automobile business, which now goes to the finance company, and this promises to be the foremost undertaking of the gen-

(CONTINUED ON PAGE 30)

H. G. Casper to Be the U. S. Manager

Will Head the Eagle Star & British Dominions in This Country

B. A. JOCHEN ASSISTANT

W. A. Blodgett Retires from Active Service After a Long and Successful Career

NEW YORK, May 15.—Harry G. Casper, for the past year assistant United States manager of the Eagle Star & British Dominions of London, and associated with the company since 1927 will on July 1 become its manager in this country, succeeding in such capacity W. A. Blodgett, who will retire, having reached his 70th birthday. All arrangements in connection with the managerial change were concluded by Hugh Macnabb, fire manager of the corporation, who has been in the city for some time past.

B. A. Jochen resigns as secretary-treasurer of the National Security Fire of Omaha to become assistant U. S. manager of the Eagle Star.

Mr. Casper's Career

Mr. Casper's association with the fire business dates from 1904 when he entered the Chicago office of the Home as a junior clerk, so continuing until 1908 when he was appointed its special agent in southern Illinois. Two years later he resigned the Home connection to travel the same territory for the Great American, being advanced to Illinois state agent in 1919. For the two succeeding years he conducted a local agency at Peoria, Ill., but the urge for company service proved too strong to be resisted and he became assistant manager of the western department of the Westchester, holding the post until 1927 when he assumed a like connection with the Eagle Star & British Dominions. Within 12 months he was elevated to associate manager of the company in the west, and last year was further advanced to assistant United States manager and transferred to this city.

Mr. Casper both in the field and later in executive position in Chicago was always regarded as an up and coming, energetic, dynamic character. He was prominent in the Illinois State Board and was one of the leaders in Illinois, insurance-wise. He has the confidence of his head office and has won promotion strictly on his merits.

Mr. Blodgett Had Long Career

Mr. Blodgett is one of the veterans in the business. His retirement will be fittingly recognized by the home office and he will retain his interest in the future of the organization, being available for counsel at any time. He has always been a high grade underwriter, thoroughly reliable. Mr. Blodgett is a native of Boston, having been born there May 22, 1865. He went to Chicago in his early years and began his insurance career in the western department of the Springfield Fire & Marine in 1881. He continued in its service until 1911, resigning as second assistant manager to become vice-president of the American Central. He resigned that position May 1, 1916, to become a member of the general agency firm of Fred S. James & Co., and on the dissolution of that firm was appointed United States manager of the Eagle

(CONTINUED ON PAGE 14)

New Manager



HARRY G. CASPER

Harry G. Casper, assistant United States manager Eagle Star & British Dominions, who becomes manager, is one of the younger men in the business who has forged ahead rapidly and successfully. He has had an admirable training.

New York Agents Announce Strong Program of Events

LIST FOR THE ANNUAL RALLY

Many Reports Will Be Given at the Syracuse Meeting First of Next Week

F. L. Greeno of Rochester, N. Y., president New York State Association of Local Agents, has announced the program for the annual meeting to be held at the Hotel Syracuse, Syracuse, N. Y., May 20-21. J. W. Rose of Buffalo is secretary. Carl A. Young of Syracuse is chairman of the convention committee, and Mrs. Jane M. Bartels, chairman of the ladies' entertainment committee. There will be a theater party for the ladies on the evening of May 20 and luncheon and bridge at noon, May 21. The program is as follows:

Sunday, May 19

8:00 p. m.—Meeting of executive committee at Hotel Syracuse.

Monday, May 20

9:30 a. m.—Meeting of the Directors, New York State Association of Local Agents, State Association Service. 1:30 p. m.—Opening Convention session. Singing "America."

Welcome Greetings, R. B. Marvin, mayor of Syracuse; H. L. Moreland, president Syracuse Underwriters Exchange.

(CONTINUED ON PAGE 15)

THE WEEK IN INSURANCE

A complimentary dinner will be given W. E. Mallalieu, general manager of the National Board next week in honor of his 25 years service in that office. Page 1

At the annual meeting of the Western Insurance Bureau at French Lick Springs this week, President Ralph Rawlings, who has served seven years, stated he would not be a candidate for reelection. Page 1

Annual meeting of the American Association of Insurance General Agents held this week in Kansas City. Page 1

Stock and mutual casualty companies start uniformity move with automobile policy provisions that can be used in other liability contracts. Page 35

Separation situation on coast clarified at annual meeting of Pacific Board. Page 10

Vigorous campaign by agents to get back \$7,500,000 insurance commissions lost to finance companies advocated by General Agent Meiss of London Assurance at Kansas City convention. Page 3

Fred W. Koeckert, United States manager of the Commercial Union, is slated for the presidency of the National Board, and Paul B. Sommers, president of the American, is vice-president. Page 8

Harry G. Casper becomes assistant United States manager of the Eagle Star & British Dominions. B. A. Jochen, secretary and treasurer of the National Security Fire, becomes assistant United States manager. Page 2

H. A. Clark, western manager of the Firemen's, who is chairman of the board of the Western Insurance Bureau, gives a report at its annual meeting covering the activities of six months. Page 8

J. Lynn Truscott, former president of the Camden Fire, died this week. Page 13

Commissioner O'Malley of Missouri, in his talk before the American Association of Insurance Agents, indicates that the Missouri rate case is near a settlement. Page 4

Alabama agents hold annual meeting. Reelect C. S. Boswell president. Page 8

E. S. Page, Jr., head of the Baltimore service office of the North America, gives an interesting talk on inland marine

insurance before American Association of Insurance General Agents. Page 3

Plan outlined by National Association of Insurance Agents and Insurance Executives Association group to combat nonstock competition. Page 3

National Fire Protection Association annual meeting is held at Atlanta. Page 2

Motor truck pool proposal deemed unfeasible by eastern marine underwriters. Page 4

Referee W. H. Hotchkiss, in the famous suit of Hooper & McDaniel against the North America involving ownership of expirations, decides in favor of the company. Page 10

Program is announced for the annual meeting of the Oregon State Agents Association. Page 21

Program is announced for the annual meeting of the New York State Association of Local Agents at Syracuse. Page 2

S. D. McComb, head of the Marine Office of America in New York, has been reelected chairman of the marine section of the National Fire Protection Association. Page 29

Arthur W. Collins, who retired as United States manager of the Zurich General Accident, is succeeded by Neville Pilling, who is now assistant manager. Harry H. Fuller, assistant manager, becomes deputy United States manager. Page 35

Plans are now being completed for the celebration of Pennsylvania Insurance Days at Pittsburgh next week. Page 36

Fear "free choice" amendment to New York compensation law will result in physicians soliciting injured workers, other evils. Page 37

Strong pressure being brought to cause Governor Lehman of New York to veto bill making employers liable for occupational diseases. Page 35

Proposed bill for modifying the compulsory automobile liability insurance law of Massachusetts meets with the full approval of insurance people. Page 37

National Association of Mutual Casualty Companies and National Association of Automotive Mutual Insurance Companies, hold annual meetings at White Sulphur Springs. Page 36

N.F.P.A. in Annual Session at Atlanta

Attendance Over 500 Recorded at 39th Convention Held This Week

PRESIDENT MINER TALKS

May Seek Aid of Parent-Teacher Associations in Fire Prevention Education Among Children

ATLANTA, GA., May 15.—With over 500 members present, the 39th annual National Fire Protection Association convention was called to order at the Biltmore Hotel here. In his opening address President Harold L. Miner advocated enlisting the aid of parent-teacher associations whose membership exceeds 1,250,000, in the cause of fire prevention.

The state fire marshal's section opened its session with arson and prevention as the outstanding topics. The annual report of F. H. Wentworth, managing director of the N.F.P.A., covered recent reductions in fire losses and commented on high taxes on antiquated properties as one cause of frequent losses.

Utility Executive Talks

P. S. Arkwright, president Georgia Power Co., Atlanta, gave an interesting address on the utilities interest in fire prevention, indicating this extends to the home and place of business to insure continuity of sales and income.

Sectional reports the second day included the committee on fire prevention and clean up campaign. T. Alfred Fleming, chairman, in his usual forceful manner emphasized results of the annual fire prevention week and listed the various cities that captured honors in that field.

The growth of the volunteer firemen's section and its relation to fire prevention was pointed out as having far reaching effects as to the present and future.

In covering N.F.P.A. field service activities, Percy Bugbee, assistant managing director, pointed out results of campaigns to eliminate the wood shingle hazard, the active participation of fire departments in fire prevention work, and surveys of federal properties as to hazards.

Discuss Other Activities

The afternoon meeting devoted entirely to the Chamber of Commerce and safety council section, with interesting addresses by D. W. Brosnan, fire chief of Albany, Ga.; C. M. Stegner, commissioner of buildings, Cincinnati. S. C. Noland, chairman of the fire prevention committee, Atlanta Chamber of Commerce, provided a novel and interesting feature by having a small group of elementary school children give personal responses to questions to bring out the results of fire prevention education in the Atlanta schools.

It is apparent from various discussions that strong efforts are being and will be made to enlist the support of parent-teacher associations, 4H clubs, boy and girl scouts and similar organizations in furthering national support of fire prevention work.

The Tuesday evening session was devoted entirely to the visual education committee report, which always draws a maximum attendance. Chairman R. E. Vernor has prepared an interesting series of motion pictures covering outstanding fires during the past year.

Finance Monopoly on Cars Attacked

Meiss Urges Aggressive Campaign Along All Fronts to Get Back Business

YEAR'S LOSS OF \$7,500,000

London Assurance General Agent in Challenging Address at General Agents' Convention

Rules of the National Automobile Underwriters Association which permit writing of insurance on financed automobiles without recognizing the local producers, are fundamentally unsound, discriminatory and contravene the accepted method of insurance production and should be changed, Walter Meiss, general agent London Assurance, New York, declared in a paper read at the annual meeting of the American Association of Insurance General Agents at Kansas City this week by G. J. Giersberg, field superintendent of the London Assurance in Kansas City.

These rules were perhaps conceived illy and as a matter of expediency, Mr. Meiss declared. They have been criticised in agents' conventions, but obviously finance companies will not want to give up this lucrative income which goes so far to meet their general operating expenses simply because various resolutions are adopted calling on insurance companies to cease overhead writing or asking insurance departments to refuse agency licenses to them.

Suggests Angles of Attack

The situation is not easy of solution. One angle, Mr. Meiss said, is the threat that if finance companies are deprived of the participating contract they will throw the business to non-agency companies or start their own carriers, threats which he considers simply additional challenges to the producers.

"As long as there are commissions to

(CONTINUED ON PAGE 31)

Inland Marine Department Is Comparable to Lloyds

An experienced inland marine department of a progressive American company is the nearest approach to the almost limitless underwriting practices of London Lloyds as is possible to attain under the system of charters and regulations under which the companies operate in this country.

This conception of the business was presented by E. S. Page, Jr., head of the Baltimore service office of the North America, in an address before the meeting of the American Association of Insurance General Agents in Kansas City.

Should Extend Marine Facilities

Mr. Page contended that general agents cannot afford not to extend inland marine facilities to their agents. The more complete and modern the tools which the general agent furnishes, the better equipped is the local agent.

Agents, he said, will show their appreciation for superior inland marine service by an increased volume of fire and casualty. The company or general agency that can offer facilities that a competitor does not offer, is sure to benefit. Every talking point must be summoned in planting with an agency and inland marine facilities offer a first-class argument.

Machinery Should Be Adequate

General agents should enter the inland marine field only on a thorough basis. The man in charge of the line should be a real expert. Improperly handled, inland marine can be a boomerang. The office must be in a position to give an immediate "Yes" or "No" to an inquiry. There must be thorough familiarity with local problems, activities of competitors, histories of the various accounts; there must be ability to write the contracts so that they will not be subject to criticism.

The initial cost of setting up a marine department may be heavy in comparison with the cost of operations in other fields, but it is worth while.

The growth of inland marine paralleled the war and post war boom, Mr. Page said. Among the causes of the growth he cited the great increase and diffusion of wealth and the acquisition by a large number of people of valu-

able objects which could not be adequately protected under existing coverages.

There was a failure of shippers to collect just claims from the carriers and there was a mushroom growth of motor truck transportation with its lack of regulation. There was a greatly increased competition in insurance and this caused the companies to create new coverages.

Four Inland Marine Tests

There are four tests to apply to a risk to determine whether it falls into the inland marine department. Whenever insurance is required on property which may be moved from one location to another; whenever insurance is required on property against a combination of perils not otherwise insurable under specific policies; whenever insurance is desired to cover the assured's property while in the custody or control of someone else, or to cover someone else's property while in the custody or control of the assured; whenever insurance is desired against all risks. Each of these four major divisions of inland marine embraces a number of subdivided lines.

Broad in Its Scope

Under the classification "anything which is transported from one place to another," the insurance is not limited to carriers operating upon the surface of the earth or the waters. It applies to aerial conveyances, pipe lines, conduits, and the like; liquids or gases transported through pipe lines, property carried by humans, objects moved upon skids and rollers. Coverage follows the subject matter of insurance no matter where it may be. Oil from a well in the interior while passing through a pipe line to ship side, while on a steamer, after discharge from the steamer into tank, from the tank, while on tank cars by rail to distribution points and from there by truck to the roadside gas station.

As for merchandise belonging to an assured while in the custody of others, it covers in locations provided they are not owned, leased or controlled by the

(CONTINUED ON PAGE 32)

Two Competitive Steps Are Mapped

"Educational" Program and Establishment of State Vigilante Groups Planned

SEEK TO HOLD THE LINE

Agency and Company Conferees Tentatively Agree on Procedure to Combat the Outsiders

NEW YORK, May 15.—The program tentatively agreed upon between agency and company conferees for holding the line against outside competition is understood to embrace two capital steps.

In the first place, at as many gatherings of local agents as possible, well informed and resourceful stock company representatives are to spread the gospel of stock insurance, giving "educational" talks to equip the agent to go after business now controlled by the outside market and to hold business threatened by outsiders.

Crew of Vigilantes

In the second place the plan embodies organizing a crew of vigilantes in the various states, composed of company men and agents. They are to be minute men, available on short notice to answer the S. O. S. calls of local agents. When an agent finds that a line is seriously threatened by outside competition, he may call upon the minute men who will know all the answers and will appear on the scene as reinforcements.

The "educational" program comes first to prepare the agent to be as self sufficient as possible, so that the minute men will not be summoned too frequently.

This program was broached as a substitute for another suggestion whereunder a syndicate would have been formed to insure risks involving a premium of \$5,000 or more that were

(CONTINUED ON PAGE 32)

LEADERS AT THE GENERAL AGENTS CONVENTION



HENRY A. STECKLER, New Orleans
Retiring President



B. P. CARTER, Richmond, Va.
New President



W. L. BRAERTON, Denver
Executive Committee Chairman



HERBERT COBB STEBBINS, Denver
Elected Secretary

The annual meeting in Kansas City of the American Association of Insurance General Agents was a select gathering. This is one organization that does not

measure its strength by its numerical membership. Only those who are pure and unspotted—in other words, divorced completely from the local agency busi-

ness—may enter the sacred precincts.

Henry A. Steckler of New Orleans was in charge as president. Bernard P. Carter of Richmond, Va., chairman ex-

ecutive committee, becomes president while W. L. Braerton of Denver succeeds him as chairman. H. C. Stebbins, another Denverite, is now secretary.

Motor Truck Pool Plan Under Fire

Deemed Unfeasible for Several
Reasons by Eastern Marine
Underwriters

I. M. U. A. LOGICAL MEDIUM

Fear Mechanical Routine Would Re-
place Individuality of Treatment
Now Characterizing Field

NEW YORK, May 15.—The suggestion recently made by a Philadelphia agency that companies form a pool to underwrite all motor truck risks is not finding favor among inland marine underwriters in this city, being deemed unfeasible for several reasons. To be successful such a pool would have to

have as members all principal underwriters, be highly powerful and have little competition from an outside market which could get the pick of business because its rates would be lower.

The cost of maintaining an organization of this kind would be considerable and rates would have to be sufficient to allow overhead expenditures to be paid out of profits. Moreover, participants would consider it worthwhile only so long as benefits were constantly received from it.

Agency Angle Is Noted

Another point brought out is that it might conflict with the policies followed by companies toward their agents. For instance, one of the factors always taken into consideration by an underwriter before approving a risk is the character of the agent who has sent it in. If a good agent should submit several risks to his home office that were refused by the pool, the agent would become dissatisfied with his company.

The trouble with an arrangement of this sort is that it becomes mechanical in operation. The outstanding characteristic of marine underwriting is its individuality and in a pool, it is feared, this would be lost. Marine risks differ from all others in this respect because

in so many instances there are no precedents. The inland marine business is too young and there are too many changes constantly being made for underwriters to rely greatly on past experience.

While it is true that establishment of a clearing house of some sort would weed out undesirable risks and result in education of truck carriers, it is felt this work can be done without the help of a pool. If overhauling of the trucking industry were accomplished by the pool, long haul trucking would then be considered a good risk and would be taken by the outside market which could offer lower rates, for the outside market undoubtedly would exist.

Finally, principal underwriters point out that thus far the Inland Marine Underwriters Association has been highly successful. It guides but does not have the absolute power of a pool. The fact that it has increased its membership steadily throughout the period of its existence is evidence enough that it has proved satisfactory to underwriters.

Celebrates 80th Anniversary

The Louisville German Mutual Fire celebrated its 80th anniversary at a meeting in Louisville.

Missouri Rate Case Near End, O'Malley Asserts

KANSAS CITY, MO., May 15.—Further indication that the 13-year-old Missouri rate case is soon to be settled amicably was found in the O'Malley love feast luncheon here Monday—a feature of the annual meeting of the American Association of Insurance General Agents.

Insurance Superintendent R. E. O'Malley, upon being introduced in glowing terms by Cliff C. Jones, said that before he took office the rate case had been in the hands of the attorney general. Mr. O'Malley, however, took a personal interest, he said.

"I made it known," he declared, "that we were reasonable men and would be willing to deal with the companies. An approach has been made. Preliminary discussions have been conducted. I anticipate the companies will be reasonable. I know that the state will be reasonable. You can now be assured that this expensive, prolonged litigation will be ended and there will be peace."

Later E. A. Henne, president of the Western Underwriters Association, was introduced, and said the companies desire to cooperate with the state of Missouri.

As a matter of fact the insurance leaders in Missouri say that the case has already been settled and that all that remains is the official announcement. Agents are to receive their commissions on the impounded premiums in full and this will mean a return of thousands of dollars to the larger offices.

C. R. Street, western manager of the Great American, who has full authority to speak for the companies, conferred here Tuesday with Mr. O'Malley. After the conference Mr. O'Malley said Mr. Street has been given a proposal and has returned to Chicago to submit it to his "associates." There will be further conferences, he said, and any agreement will be submitted to the governor before being made effective.

Great Interest Manifested in Pennsylvania Hearing

PHILADELPHIA, May 15.—Great interest is manifested in the open hearing to be held in Harrisburg May 21 by the legislative committee on senate bill 945. It is certain that there will be a large attendance of company men and agents from all parts of the state. Agents naturally are for the measure sponsored by the insurance commissioner, which calls for all new men entering the business first to spend a year's apprenticeship as a solicitor in a recognized agent's office, and raising license fee to \$10.

Branch office companies are opposed. The fight has been mainly on the fire angle over the solicitor question. However, it now appears that foreign casualty companies may enter the fray, as they fear that if an agent should die be found short in accounts, the company would be helpless for at least a year in appointment of a new agent. It is felt companies would be kept out of the state and there would be a tendency to cut down volume of fire and casualty business written in Pennsylvania.

Reports have been current on the street that members of the legislature believe if the bill once gets on the floor it will be passed. However, there is doubt that it will get out of committee.

Schedule Fire Meets

The annual meeting of the Association of Canadian Fire Marshals will be held June 18-19 at Ottawa. The annual meeting of the Dominion Fire Prevention Association will be held there June 20.

ONE MINUTE TALKS WITH AGENTS—No. 2

BACON WAS RIGHT

Over 300 years ago Bacon's Essays were written. He wrote "Thoughts (tho God accept them) yet toward men are little better than Good dreams . . . except they be put in act."

"Except they be put in act." That is the all-important fact from a material standpoint, for it is the act and not the thought that makes sales. But why won't men act? Mostly it is the fear of criticism; fear of failure; fear of ridicule; fear of everything except their own conscience. They think fear thoughts and nothing is more true than the saying "As a man thinketh so is he."

So right about face in your thinking. Be ashamed to say "I can't." Don't be afraid to say "I failed." Be proud to say "I tried." Try like everything! Fight! Get hot! Have a dominating purpose, the making of sales, and stick to it. Remember, the world makes way for the man who knows where he is going . . . and goes.

Many agents have thought about the GENERAL AMERICA COMPANIES and acted for they see much in our program that appeals to them. May we place the facts before you?

A. H. Dent
PRESIDENT.



SEATTLE

E. E. Cole, Jr., Manager,
Eastern U. S. Department
116 John Street, New York

GENERAL INSURANCE COMPANY OF AMERICA
GENERAL CASUALTY COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA

C. W. Davis
Superintendent of Agents,
200 North Broadway, St. Louis, Mo.

Sound Progressive Equitable

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK

Organized 1918

Capital, \$1,000,000.00

GLOBE & REPUBLIC INSURANCE COMPANY OF AMERICA

Philadelphia, Pa.

Established 1862

Capital, \$1,000,000.00

KNICKERBOCKER INSURANCE COMPANY OF NEW YORK

Organized 1913

Capital, \$1,000,000.00

MERCHANTS AND MANUFACTURERS FIRE INSURANCE COMPANY

Newark, N. J. Chartered 1849 Capital, \$1,000,000.00

NEW YORK FIRE INSURANCE COMPANY

Incorporated 1832

Capital, \$1,000,000.00

SUSSEX FIRE INSURANCE COMPANY

Newark, N. J. Organized 1928 Capital, \$1,000,000.00

CORROON & REYNOLDS

Incorporated

Manager

92 William Street

New York, N. Y.

VIEWED FROM NEW YORK

By GEORGE A. WATSON

H. C. SPENCER FIRST DEPUTY

Howard C. Spencer, who was counsel to G. S. Van Schaick, the retiring superintendent of New York, has been appointed first deputy of the New York department by the new superintendent, L. H. Pink. Mr. Spencer graduated from Harvard University and Harvard Law School and practiced law in Rochester from 1926 until 1931, when he joined the department as attorney of record for the Southern Surety, then in rehabilitation.

R. M. Clark and Edward McLoughlin have been retained as deputy superintendents. T. J. Cullen remains as deputy in charge of the Albany office.

DEFER ACTION ON RULE

The New York Fire Insurance Exchange has referred back to committee the report on the proposed rule providing for 50 percent pro rata reduction of amount of insurance at a single location. The committee was instructed to report at the June meeting. There was considerable discussion of the rule and it was discovered that it was in conflict with section 15 of the exchange agreement.

Among other objections were that the rule was not clear as to the classes of property to which it was intended to apply. Machinery was not included in the contents which would be subject to pro rata reduction. There was conflict with the exchange rule on average rate on two or more buildings and contents.

It will be necessary to amend the agreement if the rule is to be adopted. A suggestion was made that the rule in New York should provide for pro rata reduction of insurance under blanket policies. Most sprinklered business in New York is written blanket on contents, which include fixtures and machinery and for sole tenant manufacturing risks, policies are written blanket on buildings and contents, including stock. Some favored withholding return premiums until expiration.

The section with which the proposed rule is in conflict provides that no insurance shall be canceled pro rata at the request of the assured except where the insurance is rewritten on the same date as the cancellation and placed with the same company for an equal amount for the unexpired term.

The exchange voted to adopt restrictions applying to automatic cover, limiting the time to a period not exceeding 60 days from the date on which the property becomes at the insurable risk and interest of the insured, also requiring coinsurance clause and charging a premium from date of liability.

Revised rules were adopted for computation of rates for commissions and profits, legal liability, accrued charges, errors and omissions, furniture and fixture, use and occupancy and sprinklered storage stores.

It was reported that the central bureau committee, fire division, has organized with W. J. Reynolds as chairman.

MANAGER NICOLL VISITS AMERICA

James G. Nicoll, general manager Scottish Union & National, and Mrs. Nicoll arrived this week from the head office and went to Hartford where they will confer with U. S. Manager R. R. Clark and his associates. They will spend some weeks in the United States and Canada.

INSURANCE SOCIETY MEETING

At the annual meeting of the Insurance Society of New York May 27, officers for the new year will be elected. The slate as prepared by the nominating committee is: For president, C. G. Taylor, Jr., third vice president Metropolitan Life; first vice-president, J. W. Russell, vice-president Aetna Fire; second vice-president, W. E. McKell, vice-

president American Surety; secretary, E. R. Hardy, secretary-treasurer Insurance Institute of America; treasurer, F. F. Koehler. Directors: M. C. Fisher, assistant secretary Metropolitan Life; John J. King, president Hooper-Holmes Bureau; R. C. Neuendorffer, secretary Guardian Life; C. D. Sheffe, assistant manager London Assurance, and C. J. Stephan, manager New York City branch Metropolitan Casualty.

KURTH LEAVES FOR THE COAST

Wilfred Kurth, president of Home fleet, left New York City Tuesday night for a trip that will take him as far as the Pacific Coast, intending to visit representatives of the associated companies in important cities en route going and returning. Mrs. Kurth accompanied him.

MARTIN GOES ABROAD

R. R. Martin, United States manager Atlas of London, sailed for the other side last Saturday, planning to be away six weeks.

United States Manager C. F. Shalleross of the North British & Mercantile, who has been at the head office in England, sailed Saturday for home.

American of Newark Changes

Doremus and Kietzman New Assistant Secretaries at Home Office; Specials Are Appointed

NEWARK, May 15.—F. W. Doremus of Philadelphia and L. E. Kietzman of Toledo, O., special agents, have been promoted to assistant secretaries by the American of Newark, and added to the home office staff.

Mr. Doremus began in the home office of the American in 1913, being advanced in 1920 to special agent in New Jersey. Three years later he became special agent in eastern Pennsylvania, Delaware, Maryland and District of Columbia. He resigned in 1924 to become president of the Sylvania, which position he held until 1928 when he returned to the American as special agent in his former field.

Mr. Kietzman, after graduating from Ohio State University, was employed for three years in the steel business at Columbus, O., from which he entered the service of the Ohio Inspection Bureau. He was employed by the American of Newark as Ohio special agent in 1923. Three years later he moved to Toledo to handle an independent field for the American group, from which position he has just been promoted.

W. R. Budlong succeeds Mr. Doremus as special agent for the American group fire companies in eastern Pennsylvania, Delaware, Maryland and District of Columbia, with headquarters in Mr. Doremus's former office in the Bullitt building, 135 South Fourth street, Philadelphia. He is a native of Rhode Island, where he began in the home office of the Providence Washington in 1906. After war service he has been continuously engaged in special agency work, except in 1919 when he was in salesmanship work in a mercantile establishment.

W. N. Robbins has been appointed special agent for the group's fire companies in northwestern Ohio, resident at Toledo, to which city he has moved from Lorain, which has been his headquarters while special agent for the London & Lancashire in northern Ohio under supervision of State Agent Chappelear. He was at one time engaged in the local agency field in Lorain.

Brooks Succeeds Tweedie

W. A. Brooks has been appointed manager of the fire department of the Oregon Automobile to succeed C. L. Tweedie.

Personalities at Rally of the General Agents

The Denver delegation stormed the convention of the American Association of Insurance General Agents in Kansas City. The count of Denverites showed 17 including general agents and their ladies. Among the number were W. L. Braerton, H. C. Stebbins, Raymond Stebbins, Leonard Stebbins, Clarence Cobb, Reed Pennington, Robert Zeiger, J. L. Brown, F. R. Lanagan, and C. F. Cashman. They came to capture the 1936 convention.

Robert S. Quin of Denver represented the Hurt & Quin general agency of Atlanta. His brother, Langdon C. Quin, a member of the executive committee, was unable to attend. There were two double n Quin's on hand—D. M. and Willard Quin of the Kansas Underwriters of Wichita.

J. K. Shepherd of Little Rock motored from Kansas City to Chicago to attend the meeting of the national council of the Boy Scouts. He is head of district 5 or the mid-south district of the Boy Scouts.

J. G. McFarland, superintendent of agencies in the western department of the American of Newark, was on hand for the proceedings.

Only twice has the president of the general agents' association been re-elected. Herbert Cobb Stebbins of Denver was reelected at Richmond, Va., in 1930, and Mr. Steckler was reelected last year in New Orleans.

Frank H. Newman, assistant U. S. manager of the General, Paris, the reinsurance company, attended the sessions. He was returning from the coast by plane, his first experience in the air.

Raymond Ellis of San Francisco wired that the plane in which he was traveling had been grounded at Wichita and his arrival was delayed.

W. L. Braerton, in giving the response to the address of welcome, mentioned that it was in Kansas City that he was married.

R. B. Duboc, who gave the address of welcome, enumerated some of the virtues of Kansas City. C. C. Jones in giving greetings from the National Association of Insurance Agents, said Mr. Duboc had overlooked two civic attractions—the fact that Kansas City is the home of several potent reciprocals and of an unusually large number of golf courses. "Both of which," he remarked, "cause me much grief."

Among the special guests who were introduced were L. W. Garlicks of St. Joseph, Mo., president Missouri Association of Insurance Agents; J. R. Dumont, manager Interstate Underwriters Board, and several officials of the Central Surety of Kansas City.

The committee on the president's address consisted of T. W. Garrett, Jr., Kansas City, J. Gilbert Leigh, Little Rock, and F. R. Lanagan of Denver.

There is a remarkable resemblance between Herbert Cobb Stebbins of Denver and L. W. Garlicks of St. Joseph, and some mixups occurred.

A telegram expressing regret at being unable to attend arrived from L. E. English of Richmond, Va. There was a letter from J. J. Seibels of Columbia, S. C., chairman of the general welfare and statistical committee. He voiced regret that there has not been more enthusiasm in the program of arriving at a picture of the cost of general agency operations.

J. O. Smith of Dallas, who is connected with the Trezevant & Cochran general agency, attended his first convention. He formerly was assistant manager of the southwestern department of the America Fore.

There was a letter of greetings from John D. Saint, manager North Carolina Association of Insurance Agents, who announced his intention to invite the new officers of the general agents association to attend the testimonial dinner

LEGISLATIVE DIGEST

Texas.—Legislature has adjourned. Bills passed providing for a 2 percent additional tax on fire, windstorm, hail, inland marine and ocean marine premiums for firemen's pension fund; clarifying licensing law by including agents of fidelity and surety companies and requiring solicitors to have office exclusively with recording agent through whom licensed; requiring all policies on Texas property to be issued and signed by recording agents; providing for co-insurance clauses in windstorm, tornado and hail policies; permitting insurance companies to issue nominal or par value capital stock; providing for licensing of agents of all types; providing method of payment of examiners of insurance companies, and providing method of examining state-wide mutuals.

After passing house, bill killed in the senate under which, if fire company failed to make payment of a loss in 90 days, the assured could collect 12 percent penalty and attorney's fees.

Michigan.—Senate passes bill legalizing an offset by an agent against any unpaid balance due a defunct carrier of damages to the agent and his business due to the taking over of a company by the insurance commissioner or placing it in the hands of a receiver. Provisions of the act apply to any balances unpaid and owing any insurance companies at the time of enactment. The department and companies opposed the measure.

New York.—Bill prohibiting use of "annuity," "underwriter" and variations in corporate titles signed by governor. Governor vetoes bill providing that creditor or policyholder has a right to provide for court liquidation of insurance companies.

in honor of Commissioner Boney in Raleigh June 6.

E. A. Henne, vice-president and western manager of the America Fore group, who is president of the Western Underwriters Association, appeared during the first session.

L. H. Bridges of Chicago, assistant manager of the central hall department of the Home of New York, former national head of the Blue Goose, mingled with the general agents. He attended a Blue Goose luncheon Monday.

The Little Rock delegation embraced 100 percent of the general agents of that city, they being J. G. Leigh, E. E. Raines, J. R. Hampton, R. W. Newell, and J. K. Shepherd.

Spencer Welton of Chicago, vice-president of the Massachusetts Bonding, mingled with the general agents for a time, but found the fire insurance atmosphere too oppressive and later disappeared.

John Hosking, assistant United States manager of the Century of Scotland, was on hand for the banquet Monday evening.

The National Association of Insurance Agents sent telegraphic greetings.

Losses for the First Four Months Are Shown

Fire losses in the United States last month, the National Board reports, totaled \$23,267,929, a decrease of 6.71 percent from those of preceding March, but an increase of 5.62 percent from the experience of April, 1934. Losses for first four months of present year aggregate \$96,722,761. The table showing last year's comparison is:

	1934	1935
January	\$28,092,583	\$23,430,504
February	31,443,484	25,081,625
March	31,312,359	24,942,703
April	22,028,943	23,267,929

Agency minded cooperating companies.



Note the organization dates—
three of these companies are *over
a century old.*

Age and records of *past per-
formances appeal to the agent*
who is building for the future
with an eye on the past.

(STATEMENTS OF DECEMBER 31st, 1934)

	Capital	Assets	Liabilities	Surplus to Policyholders
*United States Fire Insurance Co..... Organized 1824	\$2,000,000	\$25,384,876	\$11,596,209	\$13,788,667
*The North River Insurance Co..... Organized 1822	2,000,000	18,278,958	7,033,365	11,245,593
*Westchester Fire Insurance Co..... Organized 1837	1,000,000	15,510,408	7,728,138	7,782,270
The Allemannia Fire Ins. Co. of Pittsburgh..... Organized 1868	1,200,000	4,717,134	1,752,730	2,964,404
*Richmond Insurance Co..... Organized 1907	1,000,000	3,908,160	1,443,159	2,465,001
Western Assurance Co., U. S. Branch..... Incorporated 1851	400,000**	3,942,586	1,714,591	2,227,995
British America Assurance Co., U. S. Branch..... Incorporated 1833	200,000**	2,284,313	961,863	1,322,450
Southern Fire Insurance Co., Durham, N. C..... Incorporated 1923	200,000	1,255,531	398,327	857,204

*Company operates under Sections 130-1-2 of the New York Insurance Law.

**Statutory Deposit—New York Insurance Law.

CRUM & FORSTER

MANAGERS

110 WILLIAM ST.

NEW YORK

WESTERN DEPT.
FREEPORT, ILL.

PACIFIC DEPT.
SAN FRANCISCO

SOUTHERN DEPT.
ATLANTA

ALLEGHENY DEPT.
PITTSBURGH

CAROLINAS DEPT.
DURHAM, N. C.

Expect Koeckert Will Be Advanced

National Board Scheduled to Advance Officers at Annual Meeting

W. H. KOOP TO RETIRE

Customary to Elect Foreign Company Man After Two American Company Executives Have Served

NEW YORK, May 15.—While the new officers of the National Board will not be known until the nominating committee, composed of past chief executives, presents its slate at the annual gathering here May 23, it is anticipated that F. W. Koeckert, United States manager of the Commercial Union, will be elected president, being advanced from vice-president. W. H. Koop, president of the Great American, was chosen president of the National Board in 1933, and unanimously reelected last year. In accord with an unwritten rule of the body, he will retire after the second term. A further general practice of the organization is to elevate to the chief office an executive of a foreign member company, after the post has been held by two American company men. Mr. Koop was preceded by C. W. Bailey, president American of Newark, so the selection of a foreign company official at this time would be in accord with the tradition. Mr. Koeckert, in addition to his professional equipment, has a charm of manner that makes him unusually popular, and he would prove a worthy successor to the long list of strong men who served as head of the National Board through its eventful history.

Sommers to Advance

It is customary to advance the chairman of the executive committee to vice-president, the former post being considered a stepping stone to the presidency. If this procedure is followed P. B. Sommers, president of the American, will be chosen for the office. That B. M. Culver, president of the America Fore group, will be continued as treasurer, assuming he will accept the office another term, may be held a certainty. Undoubtedly Secretary Sumner Ballard will also serve again. There can be no question as to the reelection of W. E. Mallalieu as general manager or of C. H. Lum as assistant general manager in charge of the Pacific Coast division.

May Merge Canadian Bodies

TORONTO, May 15.—The latest move in the effort to strengthen the forces of tariff underwriters in Canada is a plan to merge the several associations that now operate in eastern Canada, including the Canadian Fire Underwriters Association, covering fire insurance in Ontario and Quebec; New Brunswick Board of Fire Underwriters, Nova Scotia Board of Fire Underwriters, Prince Edward Island Board of Fire Underwriters, Canadian Automobile Underwriters Association, Canadian Casualty Underwriters Association and Canadian Boiler and Machinery Underwriters Association.

Some years ago several western bodies were combined into the Western Canada Insurance Underwriters Association. In British Columbia there is one tariff organization also.

Judge P. H. McParlin, 77, Lockport, N. Y., local agent, died there after a long illness. He had operated his agency nearly 45 years.

Western Insurance Bureau Board Chairman in Report

FRENCH LICK SPRINGS, IND., May 15.—The report of H. A. Clark as chairman of the Western Insurance Bureau board at the annual meeting here was concerned largely with the action that had been taken by the directors in the last six months on recommendations of the subscribers actuarial committee.

The directors approved the recommendation that the inherent explosion clause be amended so as to exclude losses occasioned by or incident to the explosion of all types of pressure containers.

Mr. Clark pointed out that losses caused by explosion of pressure containers constitute what is generally recognized as casualty insurance. Casualty companies can make periodical inspections and detect imperfections. The fire companies cannot underwrite pressure containers on the same basis as casualty companies.

Service Associations Opposed

The service associations are opposed to covering losses resulting from explosions of pressure containers.

If the inherent explosion clause as used on policies covering the ordinary run of mercantile and manufacturing risks is not amended to exclude pressure containers, it would be difficult to maintain the principle under "superior forms" that losses from pressure containers are excluded. Unless such losses are excluded, the mutuals are likely to meet the competition and include the coverage, thus forcing the service associations to do likewise.

The directors of the bureau adopted a recommendation that the present rules governing single state reporting forms be liberalized so as to make wholesale or mill lumberyards eligible under certain circumstances. This liberalization afforded stock companies a medium for providing a material increase in premiums on a class of business which is the subject of keen competition by specializing mutuals. The single state rules are thus made to conform to the rules governing interstate business.

The proposal that the rule be promulgated allowing 50 percent pro rata reduction of insurance on single locations was approved in principle with the qualification that the possible feature of discrimination be determined by counsel.

Staggering Insurance

The directors also approved the plan for staggering insurance on school, religious, and public properties by allowing annual and two-year policies to be written at pro rata of the three year term premium in order to get the program started.

The directors likewise approved the plan to extend the smoke damage clause to provide protection against stationary heating furnaces using any kind of fuel.

After lengthy deliberations, the directors decided to approve the proposal to permit golf and outdoor sports clubs of other than fireproof construction to be written on the term basis. The directors were opposed to this concession but the subscribers committee was insistent particularly because a reciprocal has been formed to specialize in insuring golf club properties and has circularized clubs in many of the states.

The W. I. B. directors therefore approved the proposal so as not to stand in the way of those who desired to insure such properties on the term basis.

Neal Bassett Resolution

Mr. Clark referred to the resolution that was adopted in honor of Neal Bassett, charter member of one of the founders of the bureau. Decision was reached not to hold regional field club meetings this year. An assessment for the first six months of 1935 was levied on the basis of 1/13 of 1 percent upon the premium receipts of 1933, covering fire and tornado.

Mr. Clark referred to the resolutions
(CONTINUED ON PAGE 32)

Boswell Reelected by Alabama Agents

Oppose Valued Policy—Want Action on Financed Auto Premiums

SPONSOR LICENSE BILL

O'Beirne Urges Service to Meet Competition—Sidney Smith Speaks for National Association

OFFICERS REELECTED

President, C. S. Boswell, Huntsville.

Vice-president, L. J. Thomas, Dothan.

Secretary-treasurer, Franklin H. Smith, Birmingham.

Chairman of executive committee, J. F. Bullock, Mobile.

Action on pertinent issues in the insurance business was taken by the Alabama Association of Insurance Agents at its annual meeting in Mobile. All officers were reelected. The proposed valued policy law in Alabama was condemned as insidious and vicious and the agency license law sponsored by Superintendent Frank N. Julian was commended. The Hobbs measure, prohibiting unlicensed carriers from using the mail, was supported. The National Association of Insurance Agents was praised for its efforts to restore agents' premiums on financed automobiles and further efforts to accomplish this were urged. The National Automobile Conference was asked to segregate the annual loss experience of financed and non-financed motor vehicles in each state. The Southern Agents Conference was urged to aid in restoration of the Interstate Underwriters Board to "the original purpose for which it was organized."

Legislation Stimulates Interest

Consideration of legislation created great interest. Chairman A. M. Mead of the legislative committee urged opposition to the valued policy law, which is the only inimical bill pending. He commended the agency license law providing for the examination of applicants for licenses by a board consisting of the insurance superintendent and representatives of the fire, casualty, surety and life business. He urged support of the uniform motor drivers' license law, guests' bill and the revenue bill requiring mutuals and reciprocals to meet qualifications required of stock companies.

Superintendent Julian called attention to the need of stock companies to meet legislative onslaughts through their company executives and field men. When the mutuals wish legislation, Mr. Julian said, their officers appear before the legislatures and they often get what they want. Until insurance executives "get out of their swivel chairs," and let legislators know they are in the decent business they are, there will always be the menace of inimical laws.

O'Beirne Views Competition

Mutual competition was reviewed by E. N. O'Beirne, Atlanta, southern manager Automobile of Hartford and past president of the Southeastern Underwriters Association. Reduction of rates to meet mutual competition would not be beneficial as the mutuals would just go down another notch. Price is not the controlling factor in any business, he declared. The achievements of the stock companies in operating sectional underwriting organizations, with their making of rates and policing of proper

Attend Western Bureau Meeting



RALPH RAWLINGS, Cleveland President



HERBERT A. CLARK, Chicago Chairman of the Board

The Western Insurance Bureau is holding its annual meeting this week at French Lick, Ind. Usually it has met at Briarcliff, N. Y., but shifted more to the center of its operations. The Western Sprinkled Risk Association will not hold its meeting at French Lick but will assemble its members in New York City the latter part of the month. There are a number of members of the Western Sprinkled Risk Association that are not members of the Bureau. It seemed too great a journey for the easterners to take the western trip merely for the Western Sprinkled Risk meeting.

rules, rates and forms, fire prevention, training and other facilities, were told. Mr. O'Beirne urged careful and painstaking attention to the business of the assured as one of the most thorough methods of meeting competition.

Program for Local Agents

Mr. O'Beirne suggested the following program for local agents:

"1. Sell yourself on the stock insurance plan. Few things worth-while have been accomplished without enthusiasm and determination. Enthusiasm is contagious and is the salesman's greatest asset, and you must be enthusiastically convinced that what we are selling is superior to that offered by our competitors. If we believe in our companies, we can sell their policies.

"2. Advertise and talk the advantages of stock insurance.

"3. Don't be afraid to advertise and tell your clients and prospective clients about the companies you represent, emphasizing their financial strength, reputation for fairness and fine loss-paying record.

"4. Make a complete survey of the property owned by every client.

"5. Advocate to all property owners the appointment of one responsible agent to make a survey of his business and look after all his insurance needs.

Price Not First

"6. Clients who have enjoyed the benefits of a survey and what follows are most likely to discuss with the agent the wisdom of purchasing non-stock insurance before actually making any change. You will be agreeably surprised to find that your client is not giving first consideration to price, and the difference in cost is not an insurmountable obstacle because you have satisfied your policyholder that the service you are giving is worth that portion of the premium you retain. In order to be prepared to answer any questions asked regarding the non-stock company plan, the agent should study the literature that can be obtained from his stock companies, containing arguments and information that can be used to answer these questions. Why not capitalize the assets you have as a stock company agent? They can be made to pay big dividends."

Dual representation of stock and mutual companies was criticized by Mr. O'Beirne.

Smith Tells Opportunities

The opportunities and advantages of the National association were outlined by Sidney O. Smith, Gainesville, Ga., National association executive committeeman. The chief duty of the company representative is to assure his company of a reasonable profit, said Mr. Smith. He called attention to the fact that the hope of any organization lies in its widespread but compact membership and pleaded for increased association membership. He said he does not believe the public is claim conscious. A rightful defense of unjust claims would lead to a better understanding and viewpoint on the part of the public, he declared.

The work of the Southern Agents Conference was covered by President H. C. Arnall, who is also president of the Georgia association.

President C. S. Boswell, J. F. Bullock of the executive committee and F. H. Smith, secretary-treasurer, reported on association activities. The membership has shown much improvement since adoption of the zone plan last year, five regional district meetings have been held.

In Role of Protectors

C. F. Bates, acting mayor of Mobile, welcomed the visitors. Association members appear in the role of protectors who stand between business and danger, he declared. He dwelt on the responsibilities of insurance agents who should consider seriously all the problems before them and work them out for the best interests of the public. Responses were given by President T. M. Moore of the Mobile Board and C. L.

Gandy, past president. Chairman J. L. Ebaugh of the conservation and fire prevention committee told of the good results from Fire Prevention Week. He urged that action be taken to check the increase in deaths and injuries from automobile accidents.

President Boswell will appoint the national councillor as well as chairman of the other committees later. Invitations were received from Birmingham for the 1936 meeting. While the executive committee will select the convention city, Birmingham undoubtedly will be named as the conventions rotate between Montgomery, Mobile and Bir-

mingham and the sessions will naturally fall to Birmingham next year.

ALABAMA SNATCHES

Superintendent Frank N. Julian, former president of the Bankers Fire & Marine of Birmingham, was presented with an honorary life membership in the Alabama association. Despite Mr. Julian's new position, the customary luncheon of the Bankers Fire & Marine, which Mr. Julian always sponsored in the past, was held on the first day.

The annual past presidents' dinner on the evening preceding the opening was attended by six of the nine former chief executives. C. L. Gandy, past president of both the state and National associa-

tion, presided. Past Presidents G. A. Thomas, E. S. Moore, T. A. White, Arthur Mead and W. W. Croom, and about 100 guests were present.

Congratulations were received from President E. J. Cole, Chairman Kenneth Blair, of the executive committee, and Secretary W. H. Bennett of the National association.

C. L. Gandy headed the resolutions committee and T. A. White, nominations.

On the final day the landing pier at Weeks Bay collapsed and several of the agents fell into ankle-deep water near the shore.

The General Brokers Association of New York has secured permanent offices at 60 John street.



"Tch! Tch! Tch! Sir! . . .
What do you think we're here for?"

It is too bad that our dictionaries give no good synonyms for the much over-worked word SERVICE.

After all, SERVICE is what we are here for . . . and because we think ours is a bit out of the ordinary, we would like to describe it differently. It has been the outstanding reason why loyal agents have given us such fine cooperation through all these many years.

Speed in handling agents' requests is one item. Another is the fact that we hold to a minimum all correspondence

and demands for reports or investigations. . . . Another is our never-ending search for ways to help agents in their work . . . as indicated by our new policy supplies.

* * *

Will you let some of our present agents give you their description of our service? Drop us a line and we shall gladly refer you to agents in your own state. We feel sure they will give you good reasons why you should represent one of our companies.

Agricultural
Insurance Company,
of Watertown, N.Y.

Empire State
Insurance Company,
of Watertown, N.Y.

Every type of property insurance for industry and the home.

See Little Chance for Illinois Code

Failure of Measure Now Being
Predicted by Friends
and Foes

CONFUSION IS INCREASED

Highly Controversial Bill That Stirred
National Interest Seems to
Be Doomed

A good many of those who have been in close touch with the Illinois insurance code situation have now come to the conclusion that there is little chance of passage of this measure. Some of the legislative leaders who have been very much interested in passage of the bill, now state privately that the code appears doomed.

The code picture has become very confused. The Illinois legislature has gotten into a mess in the matter of relief legislation and the sales tax. Then there are a number of other controversial measures of paramount importance.

The code has been amended in the house to such an extent that very few have an idea of just what it provides. The waters were muddied by the re-incorporation in the code of the original fire and casualty rate regulation section which was removed shortly after the original draft was published. One of the amendments would probably cause London Lloyds to withdraw from the state and the opposition of Lloyds has been stirred up again.

The chances are that the picture will become more rather than less confused. There are very few legislators who know what it is all about and the feeling is that the more they consider the bill, the more their uncertainty will be increased.

The code has been advanced to the third reading in the senate without any amendments being offered. The senate is waiting for the house to shape up the code with over 100 amendments being filed, the most important being the one giving the state power to regulate all insurance rates except life. The code is on second reading in the house. It was on the program to come up Tuesday but owing to other pressing legislative issues it has been deferred. It is now set for Thursday.

Last week a hearing was held before the insurance committee of the house on the rate bill sponsored by the department. Insurance Director Palmer championed the bill. One of the committee members mentioned that the original rate regulation section had been re-incorporated in the code and asked Mr. Palmer if that measure were not preferable. Mr. Palmer replied that the independent bill is much to be preferred.

E. M. Griggs, associate general counsel of the National Board, was the principal spokesman against the rating bill.

At the same time the bill to increase the fire marshal's tax from $\frac{1}{4}$ percent to $\frac{1}{2}$ percent was brought up. This was referred to a sub-committee. This bill was introduced as a means of raising more revenue so that the fire marshal's department might develop its inspection work. The bill was prompted by the recent fire in a roadhouse near Chicago in which several lives were lost.

Gets Homestead Underwriters

The Stuart G. Thompson-Elwell General Agency, Seattle, has been appointed general agent in Oregon, Washington and Idaho for the Homestead Underwriters of the Home of New York.

Pacific Board Program on Separation Is Reaffirmed

CLARIFIES COAST SITUATION

Radical Relief Proposal Rejected at
Del Monte Meeting—Lichtenstein
Elected President

SAN FRANCISCO, May 15.—The separation situation on the coast was greatly clarified by the action of the Pacific Board at its annual meeting at Del Monte in tabling a suggested amendment to the relief rule which would have radically extended the rule permitting widespread relief measures in competition with non-boarders, and the adoption of a resolution at the final session with practically a unanimous vote, reaffirming the board's stand on separation. This action followed a lengthy discussion on the effect of separation, from the company, agency and brokerage angle, which also involved considerable discussion of rates and relief. However, as one manager expressed it, "after the smoke of debate and conversation cleared away" the resolution went over with a bang.

Rate Program Is Upheld

Just prior to the meeting, the board's rate reduction program also was threatened with upset. This was approved about six weeks ago and called for reductions on certain classes to be put through as occasion demanded. There appeared to be within the board a group that did not entirely approve of such activities, but as the result of action at the annual meeting, the program will go through as originally planned.

The proposal to extend the separation rule to cover fire companies' automobile business failed to develop the expected debate and with very little discussion was referred to the executive committee for further consideration, as it appeared that the meeting was not entirely satisfied with the drawing of the proposed amendment. The executive committee will now iron out the wrinkles and present it at a later date for consideration by the board as a whole.

An amendment to general rule 28 was adopted extending the time for submission of daily reports on Alaska business from 15 to 20 days. This was made necessary by the fact that it has appeared to be impossible to get the daily reports to the board within the 15-day limit.

Lichtenstein Made President

There was a record attendance, with 100 votes present out of a possible 107. As recommended by the nominating committee, Joy Lichtenstein, Pacific Coast manager Hartford Fire, who served as vice-president the past year, was elected president, with Ray Decker, Pacific Coast manager of the Royal-Liverpool & London & Globe, as vice-president. H. F. Badger was reelected manager-secretary and the Wells Fargo Bank & Union Trust Co. will continue to serve as treasurer. Elected to the executive committee for two years were: R. H. Griffith, Glens Falls; C. I. Magill, Home; W. B. Swett, Swett & Crawford; Barclay Henley, Henley & Scott; W. O. Wayman, National of Hartford, and George V. Lawry, Travelers, with A. W. Whalley of Seattle as the "outside member." Edwin Parrish, America Fore, was named for the one-year term to succeed A. L. Merritt. Alternates are H. L. Simpson, Great American and Phoenix of Hartford; J. M. Mendell, London Assurance, and F. M. Avery, Fire Association.

H. B. Mariner, former assistant manager of the George O. Hoadley office of the American of Newark, who has more recently been assisting the board in the duties of arbitrator, was named to succeed the late R. C. Medcraft as arbitrator.

Paul L. Haid, president Insurance

44th Degree Man



ROBERT COLLIER HOSMER

R. C. Hosmer of Syracuse, N. Y., newly elected president of the Excelsior of that city, was in Chicago this week, coming on a special mission, as the old "nominating committee" of Chicago that was formed in days gone by to nominate men for all prominent vacant positions arranged to give him the 44th degree of the "Ancient Rod of Aaron." The members of the nominating committee are R. I. Read, Crum & Forster; H. A. Miller, North America; E. L. Rickards, National Automobile Underwriters Association; H. O. Carmichael, Oil Insurance Association; P. B. Hosmer and Rockwood Hosmer of R. W. Hosmer & Co., and F. J. Sauter, Chicago local agent. Fred A. Rye of New York, manager of the Improved Risk Mutuals, is a member but could not be present. R. C. Hosmer is secretary of the eastern division of the Enlightened & Perfect Order of the Rod of Aaron and has called a special meeting for purification in New York City the evening of Dec. 28, when the eastern members of the illustrious order will be present together with guests. At the Chicago function there were a number of invited guests on hand to honor Mr. Hosmer, who scintillated with particular coruscation.

Executives Association; James Wyper, vice-president Hartford Fire, and John Kremer, vice-president North America, attended the sessions and were special guests at a reception and dinner given by J. C. Dornin, retiring president, and Mrs. Dornin, with more than 120 in attendance. Other guests in addition to company representatives were C. H. Lum, associate general manager National Board; T. H. Anderson, retired manager Liverpool & London & Globe; D. W. Pierce, Royal-Liverpool & London & Globe in southern California; A. Duncan Reid, president Globe Indemnity, and representatives of the Fire Companies Adjustment Bureau.

Death of James E. Rogers

James E. Rogers, special agent of the Caledonian in New York state, died at his home in New York City Sunday night after a lingering illness. He started his career as an inspector for the Royal in 1908, his uncle, E. H. Sanders, then being general inspector. Later Mr. Rogers became inspector for the Suburban Fire Insurance Exchange and in 1912 was made superintendent of the rating department. He went with the Caledonian in 1920. He became afflicted with pulmonary trouble and died from the effects.

George C. Long, vice-president Phoenix of Hartford, has been on a western trip.

Famous Case in New York Settled

North American Wins in the
Decision by Referee W. H.
Hotchkiss

HOOPER & McDANIEL LOSE

Chief Issue Was Over Ownership of
Expirations Principle in New
York City Area

W. H. Hotchkiss, former New York insurance superintendent, referee appointed by the New York supreme court to hear and determine the action that has been pending since 1930 between the North America and its former agents, Hooper & McDaniel of New York City, renders his opinion in favor of the company. It has attracted wide attention because one of the chief issues embraced ownership of expiration on termination of an agency in the metropolitan district.

Facts in the Case

In 1915 the North America appointed Darby, Hooper & McDaniel its agents in New York, providing that on termination of the agency during a contingent year, losses for purposes of computing the contingent commission should be charged to the end of the year. At the end of 1924, Mr. Darby withdrew from the firm and as of Jan. 1, 1925, the appointment continued as "Hooper & McDaniel, metropolitan managers." There was no new contract made. The termination of representation of the company was made Sept. 30, 1928. A difference arose between the agency and the company as to contingent commissions, the question being whether the agency should be charged with losses incurred only to Sept. 30, 1928, or to the end of the year. The dispute was over the dissolution of the old firm and the withdrawal of Mr. Darby as to whether the 1915 contract ceased to apply or that the contract remained operative in charge of Hooper & McDaniel with losses to the end of the year.

Damage Suit Was Brought

The two sides could not agree and hence suit was brought. The agency sued for \$100,000 damages, accounting and an injunction, claiming that under the principles of the National Association of Insurance Agents and the usage and custom in New York on the termination of an agency, the agency retained an exclusive right to solicit the renewals and that the company in violation of that solicited and obtained a number of renewals.

Questions Were Summarized

The referee summarized the questions in the case as follows:

"1. Did the contract of May 14, 1915, between the plaintiff and Darby, Hooper & McDaniel extend over and bind Hooper & McDaniel after Mr. Darby withdrew on Dec. 31, 1924?"

"2. If it did, was there a modification agreement between the parties in September, 1928, affecting the calculation of contingent commissions?"

"3. Both the written contract of May, 1915, and the alleged modification agreement of September, 1928, being silent as to the so-called ownership of expirations on the termination of the relation as of Sept. 30, 1928, is there any recognized custom in the New York metropolitan territory which entitles the defendants to counter-claim against the plaintiff for damages due to the active

solicitation of such expirations by the plaintiff?"

Mr. Hotchkiss answered the first question in the affirmative, and the second in the negative. Thereby he sustained the company's formula for computing the contingent. His answer to the third was in the negative thereby overruling the counter claims of the agents. Mr. Hotchkiss reached his conclusion on the ground that fire business in the metropolitan district of New York is largely produced by brokers and that the territory is in insurance language, "excepted" territory as contrasted with that elsewhere in the country where the business is usually produced by agents directly from the assured.

Comment on Expiration Ownership

Speaking of ownership of expiration, Mr. Hotchkiss, in his opinion, said:

"There was much dispute between witnesses as to whether the brokers selected the companies to be bound; but this evidence resolves itself to the conclusion that the more prominent brokers do make the selection and the less prominent do not, unless commissioned so to do by their principals; also that, in a large majority of cases, where no selection was indicated, these defendants selected the companies in their agency with which the risks were placed. . . .

"In these facts, it is conceded by both parties that, as between the broker and the agent in this metropolitan ('excepted') territory, the broker—not the agent—is the owner of the expirations. The defendants, however, strenuously insist that, as between the general agent and his company . . . the agent is the owner of the expirations, so far as the company is concerned. . . .

National Association's Principle

"In support of this contention, they urge, first, one of the 'Principles of Organization' of the National Association of Insurance Agents, which reads as follows:

"Ownership of Expirations—The National association stands for the agent's legal and moral right to retain his list of expirations, to be free to solicit the business at expiration on equal terms with other agents and companies, and to transfer the business which he controls by sale to another. When a company retires from an agency for any cause, the expirations in the agency which it leaves should be left undisturbed. The agent is under obligations to keep the business on the books of the company so long as the agency relation shall continue. When a company reinsures, the agent of the reinsuring company shall not solicit the expirations."

Obligation Held to Be Not Legal

Mr. Hotchkiss held that the agency could not hold the principle to be a legal obligation and cited the fact that, "from the beginning, the agency was required by the company to include in its daily reports the names of the brokers who presented the business—a quite unusual demand, even in the metropolitan territory—thus making it possible for the company to solicit renewals on the agency's termination."

"Therefore," he said, "I am not able to agree with the defendants that the acquiescence of the plaintiff in this 'principle' as to expirations created an actionable right in them. . . ."

Custom in New York

Taking up the defendants' contention as to the custom existing in New York, Mr. Hotchkiss noted that brokers testified differently and he cited Bouvier's definition of "custom" as "such usage as by consent and uniform practice has become the law of the place or of the subject matter to which it relates."

"In this case," he continued, "we have alleged what is known as a particular custom—that is, one existing in the metropolitan territory. It must appear, since it relates to the agency agreement of May, 1915, that it then existed and had then existed for a considerable

period of time. . . . Clearly, this written contract of May, 1915, is silent as to expirations. The alleged custom, therefore, is not violative of such contract."

No Custom Established

Mr. Hotchkiss said that proofs offered by both sides clearly indicate "that even now—and certainly in May, 1915—there was no established custom in the metropolitan territory as to the ownership of fire insurance expirations."

"This is not as it should be," he said. "General agents in such territory do much to get and keep their business. Their renewals, i. e., the expirations,

are their most valuable asset. Many companies recognize this, but when it comes to a square toed holding of custom or not custom, as called for by these pleadings and proofs, there can be no other than that the custom asserted as the basis of the defendants' counterclaim did not, in May, 1915, and does not now, in this metropolitan territory, exist. . . ."

Montana Field Groups Meet

At the joint meeting of the Montana Blue Goose and Montana Blue Goose and Montana Special Agents Association, Wilbur Quirk, branch manager

Fire Companies Adjustment Bureau, Billings, was elected most loyal gander; E. F. Sullivan, Butte, supervisor; C. V. Templeton, Jr., Great Falls, custodian; G. C. Newton, Helena, guardian; H. L. Bunger, Great Falls, keeper; James Mack, Butte, welder (reelected); G. E. Stroub, Great Falls, grand nest delegate.

Officers of the Special Agents Association are: Ray C. Culver, Helena, president; S. L. Hjermstad, Great Falls, vice-president and C. V. Templeton, Jr., Great Falls, secretary-treasurer. John Kelly, deputy state insurance commissioner, was the featured speaker at its meeting.

1865 • 1935

MILLERS NATIONAL
this year celebrates its

70TH Anniversary

AGE of itself does not confer greatness upon an institution, but it certainly tests principles and practices. . . . Time takes its toll of the weak and unprincipled . . . and at the same time it exalts the purposeful and strong. . . . Our company has stood the test of time in its unflinching service and steady growth from 1865 to this year 1935.

Today its time-tested principles and practices, appeal to our agents. The service which has stood the test of seventy years is theirs—and theirs to expect in the future. They can be justly proud to stress the significance of Millers National's 70th anniversary.

1865  1935

MILLERS NATIONAL INSURANCE COMPANY • CHICAGO

Seventy Years of Service and Security

NEWS OF FIELD MEN

Yankee With Agricultural

Home Kansas Man Will Travel in Kansas and Oklahoma in His New Post

Harry W. Yankee of Kansas City, Mo., associate state agent of the Home of New York group in Kansas, has been appointed state agent of the Agricultural and Empire State in Kansas and Oklahoma. C. W. Sherwin, the present state agent of the Agricultural for that territory, will hereafter devote his entire time to further development of its activities in Missouri. Mr. Sherwin makes his headquarters at Kansas City. Mr. Yankee is a native of Missouri and entered the business as a local agent at Lees Summit, in that state, in 1912. He has served in the Kansas and Missouri field and also in Oklahoma and Kansas. Until office arrangements are completed, Mr. Yankee will make his headquarters at his home, 5719 Grand avenue, Kansas City, Mo.

Hession Head of Iowa Pond

T. A. Hites Elected President of Fire Prevention Association at Annual Meeting in Des Moines

DES MOINES, May 15.—At the annual meeting of the Iowa Blue Goose here, with 75 present, these new officers were elected: Most loyal gander, T. J. Hession, manager Western Adjustment; supervisor, N. P. McGovern, St. Paul Fire & Marine; custodian, Edwin Davis, Home of New York; guardian, L. A. White, Royal; keeper, John Hull, America Fore; welder, R. P. Osier, Norwich Union. Mr. Hession was named delegate to the grand nest meeting, with T. A. Hites as alternate.

New goslings taken into the pond are Phil Cless, deputy insurance commissioner; Clair Wilson, National Security Fire, and A. J. Danzinger, Crum & Forster. Formal initiation was postponed to a later date, due to the small number taken in at this meeting.

Reports by the officers showed a

membership of 142, which is higher than last year.

At the annual meeting of the Iowa Fire Prevention Association, T. A. Hites, state agent Boston and Old Colony, was elected president, succeeding Fred Brake, Aetna Fire. C. J. Hershe, Fidelity & Guaranty Fire, was named vice-president; A. M. Upham, secretary-treasurer, and A. C. Hall, Fireman's Fund, assistant secretary and treasurer.

Plans were made for an inspection of Webster City May 22.

Can No Longer Sign Policies

Commissioner McClain of Indiana Sends Out Edict to the Salaried Field Men

INDIANAPOLIS, May 15.—Field men of fire and casualty companies, who have been carrying agent's licenses in Indiana, within the past few days have been receiving notice from the insurance department that such licenses are canceled. This is in line with Commissioner McClain's statements before groups of field men and agents that, under the new law, only those remunerated on a commission basis can have an agent's license and sign policies. According to procedure for many years both fire and casualty companies have procured agents' licenses for their field men and have had them sign policies that were not written through regular local agents, thus conforming with the statute requirement that insurance on property in Indiana must be under policies signed by resident agents. While the commissioner has left no doubt as to his position on this matter, there was considerable buzzing among field men when they received official notice that they are no longer to be considered as agents with authority to sign policies.

Goose, Los Angeles. Others on the nominating committee's slate are: G. H. Houghton, General of Seattle, supervisor; E. W. Dunn, Selbach & Deans, custodian; E. E. Hensley, insurance attorney, guardian; Raymond Needham, Glens Falls, welder. J. Clark Buchanan and Mr. Hagan were suggested as grand nest delegates with R. E. Alderman as alternate.

Field Men Distributing Questionnaires to Agents

LOUISVILLE, May 15.—The Kentucky Fire Underwriters Association, cooperating with the local agents in Louisville and the state, and with the National Association of Insurance Agents, is now distributing questionnaires to get a line of the volume of agents' business, employees, etc., to show what the stock company business means in the state. The questionnaire covers number of members of the firm; number of licensed producers or solicitors other than firm members connected with such agency offices; employees of offices, other than producers, solicitors and firm members; number of persons dependent on firm members, producers, solicitors and employees, including household servants. The field men are distributing these questionnaires and explaining the purpose, and having the agents supply the information.

That balances in Kentucky are in good shape was shown at the field club meeting May 13, when but one balance was reported as needing attention.

Plan Wisconsin Meetings

MILWAUKEE, May 15.—The Wisconsin Blue Goose is developing its plans for the annual summer meeting at Lake Delavan June 26. H. W. Schwartz, Phoenix of Hartford, most loyal gander, has appointed a committee in charge of arrangements which consists of Welder P. F. McKown, St. Paul Fire & Marine, chairman; W. D. Johnston, Springfield; E. L. Sternberg, National Liberty; Irving Frey, Firemen's, and Arthur Telen, Northern of New York.

"Don't miss this important gathering of the Flock!"

The Wisconsin Fire Underwriters Association will hold its annual meeting at Lake Delavan June 27-28, just following the Blue Goose meeting. Its committee, appointed by President C. P. Helliwell, New Brunswick, includes Messrs. McKown, Johnston and Sternberg.

Reiss Goes with Employers

Fred H. Reiss has been appointed Ohio special agent of the Employers Fire to succeed W. A. Pryce, who has joined the Millers National, traveling in Ohio and Michigan. Mr. Reiss has been in charge of the Detroit and Wayne department of the Mill Mutuals agency of Lansing.

Mr. Reiss has been special agent for the Commercial Union, with headquarters in Cleveland, for the past 14 years, having had charge of its branch office there up to the time it was discontinued. Previously he was with the Indiana Inspection Bureau.

C. E. Reeder Is Injured

C. E. Reeder of Greenville, Ohio, special agent National of Hartford, is confined to his bed as the result of an injury to his back. He will be away from his field for at least a month, during which time State Agent Fred G. Bell will handle all agency matters from the Columbus office.

McDermott in Kansas Field

Edward F. McDermott, newly appointed special agent in Kansas for the Home, National Liberty and Baltimore American, replaces H. W. Yankee, resigned as of June 1 to become Kansas state agent of the Agricultural. He will make his headquarters in Topeka working under the direction of State

Tips of the Month

MAY, 1935

GEMINI. When the Roman legions fought, they never visualized defeat. They thought the twins Castor and Pollux would lead them on to victory. May the twins Courage and Progressiveness lead you to increased premium income this month.

Conducted by the BOSTON and OLD COLONY INSURANCE COMPANIES
87 Kilby Street, Boston, Massachusetts



In the spring an agent's fancy lightly turns to thoughts of golf and—Golf Insurance; baseball and—Rain Insurance; yachting and—Yacht Insurance; vacations and—Personal Effects Insurance; and week-end trips and—Automobile Insurance. The important thing is to change these thoughts into premiums. Cultivation will do the job. And we're ready to help you develop the seedling prospects into well-rooted customers. Our book, "Planned Progress," tells you how to reap a profitable crop of commissions. And a post card or letter to our Sales Promotion Department will bring it to you.



Make it a point to "establish contact" with automobile dealers in your community. If a dealer tells a new car owner that your agency is the logical one to write his insurance, you stand an excellent chance of getting the order. Repay the dealer's insurance leads with prospective car-purchasing ones.

When you deliver a renewal of a Fire Policy, solicit Rent and Rental Value Insurance. Open your sales talk by stressing the fact that the policy you are delivering covers the property damage hazard—and that it covers only that. Then fire away with your Rent and Rental Value barrage.

Make it a point to read your local paper for events whose success depends on good weather. Do this and you will always have a good supply of Rain Insurance prospects.



The selling of Golf Insurance can be likened to the game itself. We all know from experience the proper way this coverage should be sold, but, like the golfer, it will pay us to do a little mental practicing so that important points which are apt to be overlooked may become profitably habitual. The opening of the golfing season means not only a chance to gather some welcome spendable dollars, but, in addition, provides the opportunity to demonstrate your type of insurance service to the class of people you would like to have on your books.

Next month is the month of brides. That makes May the month in which you should start a drive for insurance covering engagement rings and wedding presents. The social columns of your local paper will furnish you with leads. Boston and Old Colony agents will use the folders "Alluring... Coveted" and "Here Comes the Bride" advantageously. Would you like to see these folders and compare them with the ones you are now using? Write a post card.

Two full pages of these "Tips" appear each month in "The Accelerator." If you would like a copy of this business-building magazine, write to the New Business Department.

Types Do a Strange Trick for These Two Field Men

While T. E. Allaire, state agent of the Millers National in Ohio, did not object to a transposition of names in the cuts run last week in announcing the Millers National lineup in Ohio and Michigan, Wilson A. Pryce did register an objection. Under the Pryce cut appeared the notation that it was "Tom" Allaire. Mr. Allaire is one of the veterans in the field while Mr. Pryce is much younger. Both are splendid fellows and so far as personal pulchritude is concerned, there would be no suit for damages. However, Mr. Pryce claims that he has been seriously injured because of the cut of "Tom" Allaire being designated as himself. Mr. Allaire is state agent of the Millers National in Ohio and Michigan and Mr. Pryce is special agent.

Humphries in Wayne County for Mill Mutuals Agency

W. T. Humphries has been appointed manager of the Detroit and Wayne county department of the Mill Mutuals Agency of Lansing, Mich., succeeding F. H. Reiss, who goes with the Employers Fire in Ohio and Michigan. Mr. Humphries served his apprenticeship with the North America in the old western department office at Erie. He entered its service when J. F. Downing was general agent. He became one of the chief examiners and later special agent of the Boston and Old Colony in their western department at Lansing. He recently resigned as agency supervisor of the Rhode Island and Merchants of Providence to go with the Mill Mutuals Agency as engineer and inspector for Michigan.

California Blue Goose Slate

LOS ANGELES, May 15.—Ray E. Alderman of the Pacific Board has been nominated to succeed F. J. Hagan as most loyal gander of the California Blue

Agent Curtman Maupin, as does also Special Agent G. L. Steeples, traveling out of Wichita. Mr. McDermott is a graduate of the head office of the Home, with which he has been identified for a number of years, recently as an examiner in its western department.

Mehorter to Visit Illinois

S. A. Mehorter of New York City, most loyal grand gander of the Blue Goose who is associated with the head office of the Home of New York, will be present at the annual golf tournament of the Illinois Blue Goose at the Mohawk Country Club, Bensonville, Ill., May 28. It is likely that C. P. Helliwell of Milwaukee, grand wielder of the goose quill will join the throng. A number of members will enter the tournament in honor of the head of the order being present.

Bridges at Kansas City

L. H. Bridges, Chicago manager of the hail department of the Home of New York and past most loyal grand gander of the Blue Goose was a guest at the Blue Goose luncheon in Kansas City.

J. G. McFarland, agency superintendent of the American, attended the luncheon. He was attending the convention of the American Association of Insurance General Agents.

San Francisco Pond Meets

Paul A. Ryan, prominent San Francisco architect, was the speaker at the May 13 meeting of the San Francisco Blue Goose. He is a son of T. F. Ryan, assistant secretary of the Fireman's Fund. D. M. Christian, North British, past most loyal gander, presided.

The pond's annual golf tournament and dinner dance will be held June 1. Stanley McPherson of the Netherlands is chairman of the committee.

Taylor with Firemen's Group

C. P. Taylor has been appointed special agent of the Firemen's group in the metropolitan district of Los Angeles. He recently resigned from the Pearl Assurance group. He is a past most loyal gander of the California Blue Goose.

Fargo, N. D., Is Inspected

In connection with Fargo's annual spring cleanup week, the North Dakota Fire Prevention Association inspected the city. R. E. Vernor, Western Actuarial Bureau, spoke at a luncheon meeting as "Smoky" Rogers presented his fire clown act in the schools.

Field Notes

The Nebraska Fire Prevention Association will hold its final inspection of the season at McCook May 22. P. K. Walsh, chairman of the fire prevention committee of the Omaha Chamber of Commerce, will be the principal luncheon speaker.

J. Lynn Truscott Dead After Five Years' Illness

CAMDEN, N. J., May 15.—J. Lynn Truscott, who for many years was an executive of the Camden Fire, died at his home in Merchantville, N. J., after a long illness at the age of 80. He had been disabled for nearly five years. He was made vice-president of the Camden in 1900 and president in 1924. In 1929, he was chosen chairman of the board. He was born in England and came to the United States in 1872. His son, Barry Truscott, is vice-president of the Camden Fire.

His native home was in Cornwall, England. He was educated at "Norway House," Lostwithiel, Cornwall. He left his native home when he was 16 years of age early in October, 1871, on a sailing ship and was 11 weeks at sea. Early in January, 1872, shortly after the big Chicago fire, he arrived in Philadelphia and entered the office of Brand

& Cheney, local agents. The firm was succeeded by John W. Cheney & Co., Mr. Truscott became a partner. In July, 1881, he took a position with the Girard F. & M. home office, being manager of its Philadelphia and downtown agency. He was elected assistant secretary of the Girard F. & M., resigning in 1900 to become vice-president of the Camden Fire. Mr. Truscott was held in high esteem by all who knew him.

Mutual Official Arrested

MILWAUKEE, May 15.—E. J. Seiy, until April 1 secretary of the Cream City Mutual Fire, recently charged with

embezzlement of \$2,000 in a warrant issued on complaint of A. F. Voigt, president of the company, has been arrested by police in San Diego, Cal. According to Mr. Voigt, an audit of Seiy's books showed a shortage of about \$10,000.

Ratified by Stockholders

NEW YORK, May 15.—Subject to approval of the insurance department the proposition of the Home for the purchase from the Home Fire Securities Corporation of the interest of the latter in various companies of the Home group, as detailed in the May 2 issue of

THE NATIONAL UNDERWRITER, will be consummated. Shareholders of the two corporations assented to the plan at special meetings Friday.

Miscellaneous Notes

A. F. Shaw & Co. have moved their offices from 75 Maiden Lane to 107 William street, New York City. The announcement was made by G. W. Coward, manager of the New York office. The organization handles the general inland marine business for the St. Paul Fire & Marine.

The Derrick & Derrick agency, Frankfort, Ind., has bought the J. W. Shafar agency. Harrison Derrick, a member of the firm, was formerly in the field for the G. L. Ramey Agency of Indianapolis.

"AERO" ALARM SAVES STORAGE WAREHOUSE FROM DESTRUCTION

On February 28th, at 6:55 P.M., an "Aero" alarm summoned the fire department to the premises of a large storage warehouse in Duluth, Minn. The following excerpts from the log of the A. D. T. Central Station tell the rest of the story:

"... fire in small storage room at rear of 3rd floor. Room contained mattresses, pillows, beds, an assortment of used furniture and several kerosene stoves.

"When fire department arrived entire room was afire... probably due to an explosion. Principal damage caused by water.

"There was no chance of this fire being discovered before it broke out of the small room. Given that start, there is no doubt that there would have been a very heavy loss and the entire building would have been jeopardized."

This is a typical instance of how an "Aero" Automatic Fire Alarm System automatically detects and reports fire the instant it starts, summoning the fire department to the scene in those vital first few minutes that spell the difference between an incident and a disaster.

It is not possible to estimate accurately the tremendous values "Aero" has saved from destruction by fire. But whatever the figure may be, it is obviously of significant interest to insurance underwriters. For in minimizing losses, "Aero" is "insuring insurance premiums".

By recommending "Aero" and other A. D. T. Protection Services, you can effect economies and obtain better protection for your clients while safeguarding continuity of premium income and clients' good will. We shall gladly

send a representative to cooperate with you. Write A. D. T., 155 Sixth Avenue, New York, N. Y.

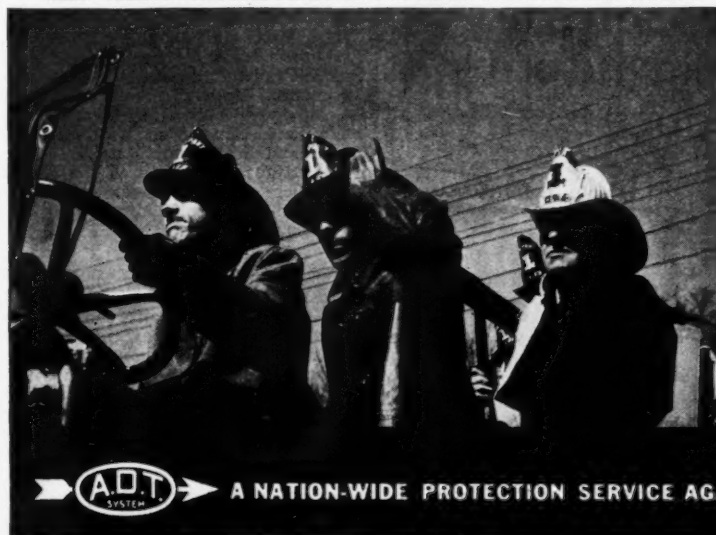
A. D. T. Protective Services

"AERO" AUTOMATIC FIRE ALARM SERVICE • SPRINKLER SUPERVISORY AND WATERFLOW ALARM SERVICE
WATCHMAN SUPERVISORY AND MANUAL FIRE ALARM SERVICE • BURGLAR ALARM AND HOLDUP ALARM SERVICES

Controlled Companies of

AMERICAN DISTRICT TELEGRAPH COMPANY
155 Sixth Avenue • New York, N. Y.

"AERO" SUMMONS THE FIRE DEPARTMENT IN THOSE VITAL FIRST FEW MINUTES



A.D.T.



A NATION-WIDE PROTECTION SERVICE AGAINST FIRE, BURGLARY AND HOLDUP

AS SEEN FROM CHICAGO

SAYING IT WITH "APPS"

I. D. Goss of Chicago, farm manager for the America Fore, was signally honored by the field on the occasion of his completion of 30 years in the service of his companies. The anniversary was May 1. J. J. Lanoue, agency superintendent, in April promoted a Goss testimonial campaign and the agents responded in a positive way. Not only was the production in April greater than any other month in the history of the department but it was nearly as large as any two months. All of the new applications received in April were collected and taken to Mr. Goss' office on the date of his anniversary.

Mr. Goss is one of the outstanding leaders in the farm business in the country. He views the business in its larger aspects and is at the helm in many enterprises looking to improvement of farm conditions nationally, although the practical benefits to his organization may be indirect and difficult to appraise.

Mr. Goss started with the America Fore in the Indiana field, traveling there 13 years. Then he was brought into

the Chicago office as recording examiner, a position which he held for a year. Then he was appointed manager of the farm department of the Continental in 1918. He later served as joint manager with Elof Peterson until 1931 when he became the full farm manager of the group.

CRAMSIE, LAADT TO MOVE

Cramsie, Laadt & Co., Insurance Exchange, Chicago, has leased large quarters on the ninth floor and will move around June 1. The new number will be A-938. The Northwestern National Life's general agency, conducted by the office with Jack Kruger, office manager, in charge, will have separate entrance at A-922. The telephone number will be unchanged. Cramsie, Laadt & Co. now is celebrating its tenth anniversary.

YEARBOOK BEING PREPARED

The Chicago Board's yearbook is now being prepared for publication. It will contain a complete list of affiliated companies revised in line with the separation enforcement program of the Chicago

Board and Western Underwriters Association which goes into effect July 1. It is expected the year book will be ready for distribution in about a month.

FORMS BROKERAGE OFFICE

S. L. Dickinson, well known Chicago broker, has formed the brokerage firm of Dickinson-Smithers Company, with P. L. Smithers and G. E. Toombs. The office is in the Insurance Exchange. Mr. Smithers for 20 years until recently was president of the Booth Fisheries and Mr. Toombs for a number of years was a banker in Kansas.

ASSOCIATION MOVES SOON

The Western Sprinklered Risk Association, now located in A-647 Insurance Exchange, Chicago, will move into larger quarters in the building on the Jackson boulevard-Sherman street corner sometime in June.

HAMILTON TO ADDRESS CLUB

W. W. Hamilton of the Chicago Board will talk at a meeting of the Cook County Field Club May 20 on "Delinquency of Agents in Cook County." The golf committee will report decision on the time and place for the summer outing.

ATTENDS FRATERNAL CONVENTION

John J. Gorman, member of the Geo. Herrmann & Co. agency, Chicago, was in attendance at the Illinois convention of the Knights of Columbus at Decatur this week. Mr. Gorman is a delegate to the convention from the Danien branch.

PEARL OFFICIALS DINED

Moore, Case, Lyman & Hubbard of Chicago, agents of the Pearl Assurance, gave a dinner last Friday evening in honor of Herbert H. Austin, managing director at the home office, and William Godfrey, a director, who have been touring this country since the end of March. Also present at the dinner were three Pearl officials from the head office in New York, they being Manager Charles S. McCain, C. B. Wiggins, who is connected with the financial department and who was formerly president of the First National Bank of Boston, and Stewart B. Hopps. While they were in Chicago the Pearl officials were entertained by Howard F. Gillette, well known investment man of Chicago, and also by President R. H. Cabell, P. L. Reed and W. F. Shoemaker, treasurer and vice-president of Armour & Co., the luncheon being given by the latter at the Saddle & Sirloin Club at the Stock Yards.

At the Gillette dinner, Paul E. Gardner, formerly of Chicago but now associated with the New York office of the Pearl, presided. Talks at the Gillette dinner were given by Paul H. Davis, president of the Chicago Stock Exchange; S. W. Fordyce, a St. Louis attorney, C. S. McCain, president United Light & Power Co., and Mr. Wiggins.

The Pearl officials left Chicago for Toronto. They will return to New York and will sail for home the latter part of the month. Both the home office men are all time officials of the company. They have traveled in all sections of the United States, going to the Pacific Coast to get in touch with the department there under Manager A. L. Merritt and then returning through the central west.

MANY ANSWERS TO QUESTIONNAIRE

Most of the offices have replied this week to the questionnaire sent out just recently by Manager Jay S. Glidden of the Chicago Board asking information on internal arrangements. The data will be tabulated and analyzed by committee. Among the questions asked are whether partners or associates represent as agent any mutual, reciprocal or Lloyds organization for other than life, health and accident; from whom lease on office is held, whether full supplies are maintained by fire agents, policies are prepared, etc. Information also is sought on such functions as accounting, billing, collecting, inspecting, rate engineering, policy writing and signing, preparation

Report A. L. Lintner to Be Stock Pool Manager

WASHINGTON, May 15.—It is understood here that A. L. Lintner is to become manager of the Stock Company Association. This is the organization that was formed to insure dwellings owned by the Home Owners Loan Corporation or mortgaged to the HOLC where the mortgagor either cannot or refuses to pay the premium to his own insurance agent.

Mr. Lintner has been in charge of the insurance work of the HOLC and has had an insurance background. A native of Kansas, he completed the fire insurance course at Northwestern University and then served in the field for the Hartford Fire.

Mr. Lintner and Col. Joseph Button will be in charge at headquarters. Col. Button, who was for many years insurance commissioner of Virginia and then served as president of the Union Life of Richmond, was recently appointed secretary of the Stock Company Association.

of forms, how many Cook county map volumes are maintained, adjusting, etc. Another question is whether financial or other interest exists in any office of another Chicago Board member. The questionnaire was intended to develop information presenting the real status of metropolitan supervising, or class 1, agents, as they were formerly designated. It is generally understood that a number of class 1 agents exercise few of the functions supposed to be discharged by this class in order to justify the commission scale. Sending of the questionnaire, it was stated, had no direct bearing on the joint program with the W. U. A., but it does tie in with the general program of increasing effectiveness of the Chicago Board.

P. J. Priore, secretary of the United States department of the Sun in New York, is visiting the western department this week, conferring with Manager C. W. Ohlsen and his staff at Chicago.

W. M. Frink of New York, general agent of the Norwich Union Fire, is on a western trip. He was in Chicago early in the week.

The Chicago Board will hold its annual golf tournament this year at Big-foot Country Club, Lake Geneva, June 11, where it has held forth the last few years.

H. G. Casper to Be the U. S. Manager

(CONTINUED FROM PAGE 2)

Star & British Dominions, one of the firm's companies.

Mr. Jochen was formerly connected with the Ohio Inspection Bureau and is an experienced insurance engineer and underwriter. He was associated with the western department of the North America in its engineering department and later was stationed at Omaha. The North America controls the National Security Fire and appointed Mr. Jochen as its secretary and treasurer, putting him in charge of its underwriting. He was honored at a farewell dinner by the Omaha Association of Insurance Agents, the Omaha Casualty & Surety Club and the Omaha Blue Goose Monday. Mr. Jochen is highly regarded by the insurance men of Nebraska. The committee in charge of arrangements: Philip Downs, local agent; Hughes McCoy, manager of the insurance department Byron Reed Co.; Charles Haatanen, resident engineer for the National Bureau of Casualty & Surety Underwriters; Willis Blinn, Nebraska Inspection Bureau, and R. E. Glass, manager Western Adjustment.

The new official set-up will in no way effect the status of Carroll L. DeWitt who continues as assistant United States manager as he has for a number of years past.

School's Out!
not in the
Home Office—
not for the
wide awake
agent —
always time
for one more
call—always
time for these
companies to
help the producer



Will Wright
FIELD CORRESPONDENT

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FIRE & MARINE AND THE

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Decide Not to Charge for Heaters in Milk Plants

OBVIOUS COURSE NOT TAKEN

Farm Association Will Work for Safety in View of New Regulations Imposed Upon Dairies

The managing committee of the Farm Underwriting Association has been giving consideration to the problem created by the requirement of the Chicago Board of Health, as well as of boards of health in a number of other cities, that facilities for heating water be set up in milk houses. Milk cans and buckets and other containers may no longer be washed in the kitchen of the dwelling. All washing must be done in the milk house where hot water must be available at a temperature of 110 to 140 degrees. This requirement corresponds with the standard set up by the federal government and is being carried out in cooperation with the department in Washington.

The Farm Association has decided not to impose a rate charge where such heating equipment is installed, although such a course was strongly recommended by some of the members. The committee believes that as an alternative an attempt should be made to set up standards which will contribute as far as possible to safety by requiring that approved heating equipment be used and ordinary precautions followed by the farmers.

Special Permits Suggested

It is recommended that agents be instructed that special permits are required for policies covering milk houses where heat is used or where other values are insured which are exposed to these milk houses at a distance of 75 feet or less. A recommended form of application has been outlined. It is recommended that there be a prohibition against wood or coal stoves connected to metal or tile flues or with stove pipe through roof or side of building. Old type gasoline stoves with elevated tank and gravity feed should be prohibited.

Coal or wood burning stoves should be permitted where the pipe enters a good chimney with brick laid flat and built from the ground or bracket and with approved spark arrester on chimney top. Stoves of this type should be required to be placed with a clearance of at least 30 inches from all surrounding wood work.

Electric hot plates with wiring done by a competent electrician, kerosene stoves or burners and gasoline stoves or burners, the latter with air pressure fuel tanks, should be permitted—to be placed at least 24 inches from all wood work unless metal shield is provided between stove and combustible wall, with an air space of 36 inches between the shield and the wall, in which case the clearance of a heater may be reduced to 12 inches.

The committee recommends either electric hot plates with competent wiring or gasoline burners with air pressure feed fuel tanks of the newer type with instant lighting valves requiring no generating lamp or torch and no supplementary generating fuel.

Will Honor H. T. Chester

NEW YORK, May 15.—The officers and members of the executive committee of the Inland Marine Underwriters Association will tender H. T. Chester, retiring chairman executive committee, a dinner at the Essex County Country Club, West Orange, N. J., tomorrow evening. There will be golf in the afternoon.

Jack Edwards, for five years mayor of Marion, Ind., has reopened his insurance office in the Blass block.

New York Agents Announce Strong Program of Events

(CONTINUED FROM PAGE 2)

Response, Edward S. Poole, Albany, vice-president New York State Association.

2:00 p. m.—The Local Board, its duties and responsibilities, Eugene A. Beach, Syracuse, past president New York State Association.

A Review of Local Association Activities, presented by local board officers.

The State Association, its record of achievements.

"Nothing to Do Till Tomorrow," T. L. Rogers, Little Falls, chairman law and legislation committee.

"Rewards of Conference and Cooperation," Albert Dodge, Buffalo, chairman casualty conference committee; W. H. A. Munns, Syracuse, chairman fire conference committee.

"Is Farm Underwriting Still a Problem," Fred J. Marshall, East Aurora, chairman farm underwriting committee.

"What About Fire Prevention," Joseph H. Miller, Utica, chairman, fire prevention committee.

"Getting Our Message to the Public," George Dietrich, Rochester, chairman public relations committee.

"Gospel of Publicity and Education," Warren E. Day, Syracuse, chairman publicity and education committee.

"When in Competition with Non-Stock Carriers," Charles J. Schoen, Mt. Vernon, chairman, committee on non-stock competition.

"Promotion of Safety and Its Effect on Rates," Charles H. Tuke, Rochester, chairman street and highway safety committee.

7 p. m.—Opening dinner and reception to new members.

Tuesday, May 21

9:30 a. m.—President's address, "The Year in Retrospect and Problems Ahead," Follett L. Greeno, Rochester.

Membership and Finances, J. W. Rose, Buffalo, secretary-treasurer.

Modern Production Methods, Roy A. Duffus.

Address, Larry Daw, manager New York Fire Insurance Rating Organization, Syracuse.

The National Association, Its Service to the Local Agents, Edwin J. Cole, president National Association of Insurance Agents.

12:30 p. m.—Complimentary luncheon, tendered by Excelsior Fire, Robert C. Hosmer, president, presiding.

Illustrated Address, "Suggested Method of Premium Collection," A. H. Stafford, special agent Excelsior.

2 p. m.—Selling Insurance on Monthly Payments, Benefits of State Association Service.

Behind the Scenes, Albert Dodge, Buffalo, national councillor.

Subjects for General Discussion: Agency Advertising, Coercion of Premiums, Collision Insurance Coverage, Compulsory Automobile Insurance, Broader Coverage in Lieu of Rate Reductions, Future of Workmen's Compensation Insurance, Home Owners' Loan Corporation, Insurance on Public School Properties, Overhead Writing Through Automobile Finance Companies, Pro Rata Cancellation Rule, any other subject suggested from the floor.

Report of auditing committee and adoption of budget.

Report of committee on resolutions.

Report of nominating committee.

Election of officers and directors.

Adjournment.

7 p. m.—Annual Banquet, President Follett L. Greeno, presiding.

Introduction of distinguished guests and state leaders.

Speakers: George S. Van Schaick, retiring superintendent of insurance, New York; M. S. Reeves, branch manager Royal.

Wednesday, May 22

9 a. m.—Annual meeting of stockholders, State Association Service.

Meeting of new board of directors, State Association Service.

Meeting of new board of directors, New York State Association of Local Agents.

Noon—Luncheon to new and retiring officers and directors.

Death of Canton, O., Agent

W. O. Reed, secretary-treasurer of the Mark Hambleton Co., Canton, O., died recently at the age of 56. Mr. Reed had been secretary of the agency 17 years. His death resulted unexpectedly from heart complications.

"Fire Can Force a Home-Owner to Pay Rent"—

With this startling headline, the Alliance national advertising for May calls the reader's attention to the often-overlooked need for Rent Insurance.

Pointing out that landlords as well as home-owners can have this protection, the advertising tells readers to

"ASK THE ALLIANCE AGENT."



THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA

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CHICAGO OFFICE:
209 W. Jackson Boulevard

SAN FRANCISCO OFFICE:
231 Sansome Street



THE NATIONAL UNDERWRITER

Published every Thursday

By THE NATIONAL UNDERWRITER COMPANY, Chicago, Cincinnati and New York
PUBLICATION OFFICE, A-1946 Insurance Exchange, CHICAGO. Telephone Wabash 3704
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Subscription Price \$4.00 a year; in Canada, \$6.50 a year. Single Copies 20 cents. In Combination with Life Insurance Edition, \$5.50 a year; Canada, \$10.50. Entered as Second-class Matter April 25, 1931, at Post Office at Chicago, Ill., Under Act, March 3, 1879.

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Supervision and Insurance Experience

WITH the appointment of a number of men to the office of state insurance commissioner who have had insurance experience, the business itself and the public will be able to judge whether those that have some knowledge of insurance in at least one of its branches are better qualified to administer the office than men who have been in other lines. There is a question in the minds of observers as to how far insurance experience is valuable in this public administrative and supervisory office. Some even take the ground that a man who has had legal training or possesses sound business experience in some other line provided he is able and resourceful makes the best commissioner. That argument is combatted by others who point with real pride to the exemplary record of officials who have been in the insurance business and are acquainted at least with some of its phases.

Starting with Alabama, Commissioner FRANK N. JULIAN has had much executive insurance experience since he left the office a number of years ago. However, he replaces C. C. GREER, who was an agent of the JOHN HANCOCK MUTUAL LIFE at Birmingham, and made a very good record in office.

S. L. CARPENTER, well known local agent at Los Angeles, becomes insurance commissioner of California, replacing E. FORREST MITCHELL, who had had no such experience. In Connecticut, H. P. DUNHAM, who was in the legal department of the AETNA LIFE before taking office, will be replaced by J. C. BLACKALL, a newspaper man.

H. E. McCLAIN of Indiana was formerly a local agent at Shelbyville. His predecessor, JOHN C. KIDD, was also a local agent, holding forth at Brazil. HARRY HOPTON of North Dakota is a former hail insurance adjuster.

McKAY REED, who is appointed Kentucky commissioner, has been general agent of the JOHN HANCOCK MUTUAL LIFE in Kentucky with his brother. R. E. O'MALLEY, insurance commissioner of Missouri, was general agent of the MIDLAND LIFE of Kansas City before taking office. J. J. HOLMES, the Montana commissioner, was general agent of the MINNESOTA MUTUAL LIFE. CONN W. MOOSE, the new Nebraska commissioner, was manager of the HOME LIFE of New York at Omaha. R. L. BOWEN, Ohio insurance superintendent, was an agent of the NORTHWESTERN MUTUAL LIFE at Cleveland. H. H. EARLE, the new Oregon commissioner, has been a local agent at Eugene. OWEN B. HUNT, the Pennsylvania commissioner, was in charge of claims for the CONTINENTAL CASUALTY at Philadelphia.

JOSEPH S. TOBIN, Tennessee commissioner, was a local agent at Memphis. RAYMOND S. MAUK, fire insurance commissioner in Texas, was a field man, traveling for the AMERICAN OF NEWARK in his state. E. A. SMITH, Jr., Utah commissioner, was state manager for the NORTH AMERICAN ACCIDENT. Insurance Director ERNEST PALMER of Illinois was formerly manager and general counsel for the CHICAGO BOARD of UNDERWRITERS.

Probably there are more people now at the head of state insurance departments who have had insurance experience than ever before.

Automobile's Big Toll

THE automobile is by far the most prolific source of fatal accidents of all types of carriers. The NATIONAL SAFETY COUNCIL reduced its fatalities to the denomination of passenger miles. During the last five

years the railroads show one fatality for every 400,000,000 passenger miles. The airplanes have a record of one for every 24,000,000, while the automobile has one for every 11,000,000 miles.

Seeks to Attain the End

THE conscientious agent is always disappointed when he does not attain the goal to which he aspires. The man who is not conscientious is indifferent as to the

results. The conscientious man is always doing his level best and desires to fulfill all expectations. That attitude will always lead to higher levels.

PERSONAL SIDE OF BUSINESS

James E. Mattimore of Chicago, state agent of the Phoenix of England group in Illinois, struck the daily papers this week in pictorial display, not because of any particular activity of the Phoenix or the state agency, but because his brother, Richard Arlen, famous movie actor, and his wife and young son, Richard Arlen, Jr., went on to help Mr. Arlen's parents, Mr. and Mrs. James Mattimore of St. Paul, celebrate their 50th wedding anniversary. J. E. Mattimore appeared in the family group together with his other brother, Edward C. Mattimore, and his family. Mrs. J. E. Mattimore could not be present.

Bruce R. Howard of Detroit, Wayne County special agent of the Firemen's group, has joined that illustrious coterie of golfers who have made a hole in one. He executed this at the Glen Oaha Golf Club in one of his first games of the season. It was the second event of that kind in seven years at this club. He did the deed on No. 3 at a distance of 157 yards, using a No. 6 iron. One of his fellow golfers who congratulated him as soon as his ball rolled in the cup was C. J. N. Weber, superintendent of claims of the Detroit branch office of the Commercial Casualty.

W. J. Kulp of Denver, manager of Mountain States Inspection Bureau, is attending the annual meeting of the National Fire Protection Association in Atlanta. On his way he stopped in Chicago to visit some of the managers and then went to Cincinnati for a visit with G. W. Brinsmaid, who was formerly manager of the Mountain States Inspection Bureau. Mr. Brinsmaid is now manager of the Midland Agency of Cincinnati.

D. P. Lemen, president of the Queen City Fire of Sioux Falls, S. D., is a leading figure in his city this week, being potentate of the Shrine in his city. On Thursday of this week there will be a grand spectacular presentation of the ceremonial initiation, being a drama in three acts. There will be a number of Shriners from different sections. There will be an all-day program with a banquet in the evening. A special program has been arranged for the ladies. Mrs. Lemen is general chairman of the ladies' committee. This is an annual spring pilgrimage of the Shriners and Denny Lemen will be much in the limelight.

The Painesville (O.) "Telegraph" in a front page feature article tells about Frank C. Carroll, veteran Cleveland adjuster, 79 years old, who in a half century of commuting, first between Willoughby and Cleveland and later between Painesville and Cleveland, has traveled nearly a half million miles by railroad, or a distance equal to 20 trips around the world at the equator. He started in March, 1885, to commute between Willoughby and Cleveland until about 1900 when he moved to a farm, and then 14 years ago he moved to Painesville.

Mr. Carroll's formula for long life and good health is, first, to live in a peaceful community, and then to maintain the regular "7.03 a. m. train" for Cleveland. He is a native of Ohio, having been born in Munson, Geauga county, Dec. 14, 1855. He was admitted to the bar in 1878, went to Kansas to practice, then returned and began practicing law in Willoughby. In 1883 he started insurance adjusting and special work, establishing his own adjusting office in Cleveland in 1885.

Col. H. P. Dunham, who on expiration of his term as insurance commissioner of Connecticut, July 1, will become vice-president of the American Surety and the New York Casualty, plans to attend bankers', local agents' and business gatherings of all kinds di-

rectly or indirectly related to the lines of indemnity written by the two companies. It will be his further duty to keep a weather eye on all legislative measures affecting casualty and/or surety underwriting and to analyze the intent of each. For work of this character Col. Dunham is particularly well equipped, his early association with one of the leading companies of Hartford, supplemented by several years' service as commissioner, giving him an insight into underwriting conditions such as few men possess.

Edson R. Carrick, 67, who had been a local agent in Tiffin, O., for 15 years as a member of the firm of Zimmerman & Carrick, died there following an operation for peritonitis.

A. A. Rodgers, 82, who operated one of the oldest insurance agencies in Topeka, Kan., died there from a heart attack. He had operated the agency for 50 years and had been active until the day before his death. He was also head of the Shawnee Building & Loan Association. His son in law, Kenneth G. Lewis, who was associated with him, was killed in an automobile accident recently.

Mrs. Thomas C. Cheney, wife of the well known local agent of Morrisville, Vt., was successfully operated on at the Peter Bent Brigham Hospital in Boston last week. The surgeon assures Mrs. Cheney that she will have no recurrence of her malady. Mr. Cheney returned to Boston this week to be in touch with his wife.

Leon A. Watson, expert of the Schedule Rating Office of New Jersey, who will be honored on his 25th anniversary in the rating service at the Hotel Pennsylvania, New York City, Sept. 13, is one of the popular men in his line of work. The dinner is being arranged by insurance men, both of New Jersey and New York. W. G. Hurtzig, former president New Jersey Association of Underwriters, is chairman of the committee in charge. T. L. Thompson of Newark is secretary and W. E. Cooper of Newark is treasurer of the committee.

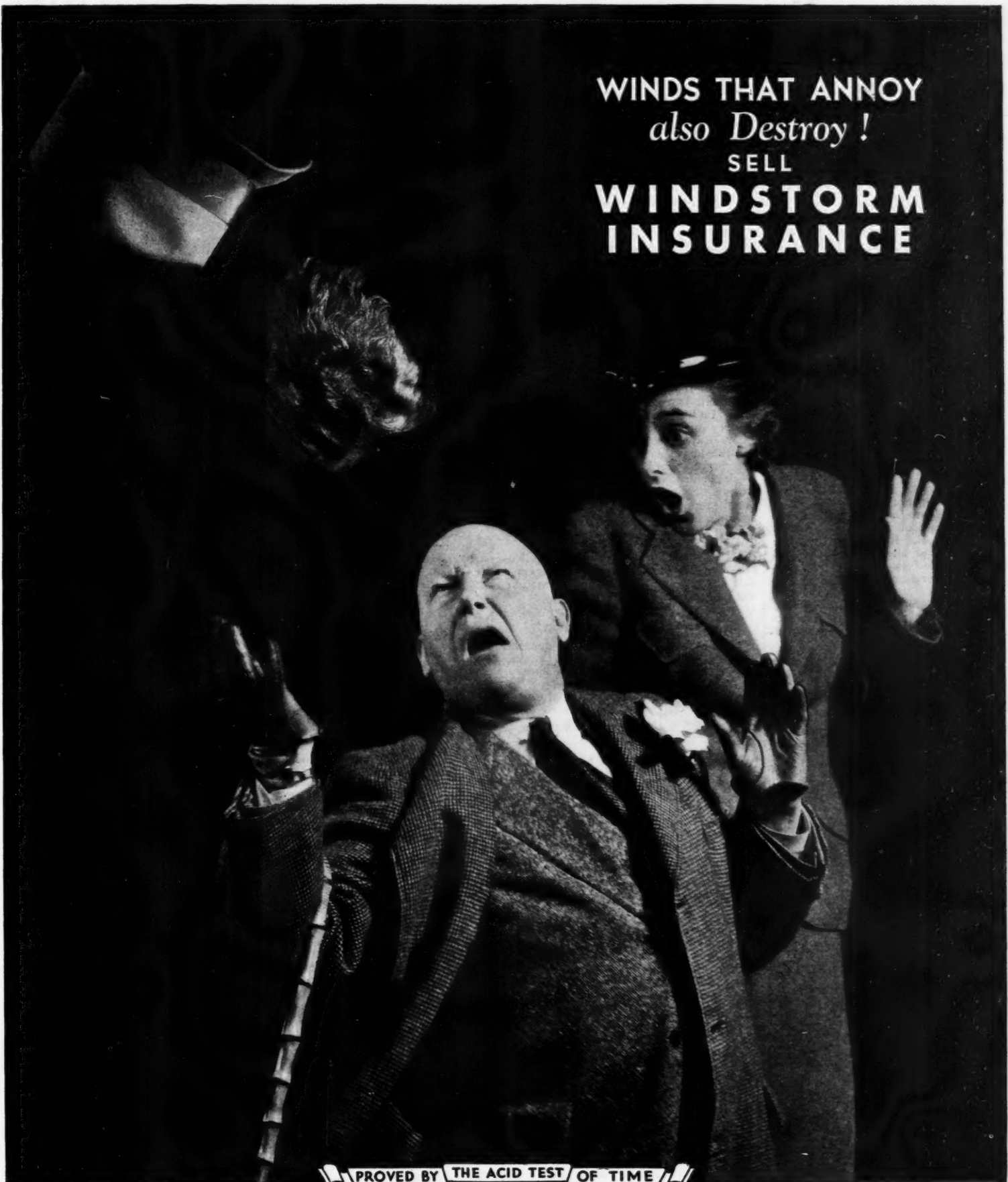
William Agamemnon Scanlon of Chicago, associate manager of THE NATIONAL UNDERWRITER, who is widely known in the central western and southwestern field, is hitting the high spots this week because of the first born in his family, a brand new daughter that arrived Saturday.

David H. McGill, vice-president and treasurer of Dorland, McGill & Co., largest local agency at Laporte, Ind., died suddenly last week. Mr. McGill had a wide acquaintance among insurance men and was formerly mayor of his city.

Mr. McGill was 65 years of age and had been in failing health for some weeks. For many years he operated the David H. McGill agency, which had been established in 1854. About 10 years ago, with J. Vene Dorland, the Dorland, McGill & Co. agency was formed. Mr. McGill was one of the best known agents in Indiana, attending all state gatherings of local agents and taking an active interest in association affairs. He frequently served on committees and was regarded as one of the stalwarts of the business. As mayor, he was one of two Republicans to hold that office in the past 40 years. The funeral, Saturday afternoon, was attended by a large number of Indiana field men and several company representatives from Chicago.

F. H. Kreismann, head of the St. Louis agency bearing his name and president of the St. Louis Mutual Life, has resumed his duties, having recovered from his recent illness.

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also Destroy!
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**WINDSTORM
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NEW YORK CHICAGO SAN FRANCISCO

ATLANTA DALLAS MONTREAL

FIRE INSURANCE NEWS BY STATES

MIDDLE WESTERN STATES

Tax Limit Has Bright Side Reynolds Goes to Cincinnati

Flint, Mich., Takes Action to Abandon Self-Insurance — Offsets Curb on Protection

FLINT, MICH., May 15.—Although the 15-mill property tax limitation to municipalities threatens to curtail fire protection, it will probably force the school board to abandon a self-insurance plan and procure coverage from the fire companies. The business committee of the school board has offered recommendations that fire coverage on a 90 percent coinsurance basis be obtained to cover the schools. A total of \$7,000,000 insurance is contemplated. Under a schedule advanced by local agents, the board would pay premiums of \$16,000 this year to start the program and thereafter the cost would approximate \$8,000 annually. The business would be shared by members of the local association.

Under the tax limitation, school board members and city officials generally have agreed, any loss which would necessitate a large expenditure for replacement of property is out of the question. For that reason it seems that purchase of adequate insurance is the only solution, even though premium costs over a period of years may exceed the net expense under a self-insuring plan. The 15-mill limitation absolutely precludes issuance of additional emergency bonds for construction purposes.

General of Seattle Attacks Ohio Anti-Deviation Ruling

COLUMBUS, O., May 15.—A suit to set aside the "special deviation filing" ruling recently handed down by Superintendent Bowen has been filed in the Ohio supreme court by W. E. Benoy, Columbus attorney, on behalf of the General of Seattle.

The petition says that on June 15, 1934, the company filed with the Ohio department and the inspection bureau a special "filing" with reference to the method and manner of the collection of premiums on policies issued by the company. It asserts that on April 15, 1935, Superintendent Bowen issued on his own motion and without any information to the plaintiff a ruling declaring the "filings" void. In this ruling the department held that the "filings" were contrary to law and demanded that they be cancelled at the next anniversary.

It is contended in the petition that the "filings" are legal and valid, and that the method of collecting premiums is not violative of any law. It is asserted that the department is without power to make a ruling with respect to existing contracts. The petition points out that the order was issued without any hearing and that it was not signed by A. A. Benesch, director of commerce, in whose department the division of insurance rests. The petition asks that Superintendent Bowen's ruling be suspended pending hearing of the case and that on final hearing the ruling be set aside. Mr. Benesch was appointed director of commerce when Governor Davey was inaugurated. He was ill at that time and has never entered upon his duties. His appointment was confirmed by the senate and he has been drawing his pay as director of commerce.

The Merchants Fire of Indianapolis, through its attorney, J. M. Vorys, has also filed a similar suit to prevent Superintendent Bowen from carrying out his order regarding "deviation filings." Both cases are to be heard May 23.

Well Known Specialist Connects With the Thomas E. Wood Agency, Resigning Chicago Connection

R. J. Reynolds, for the past six years in charge of the fire insurance department of the Chicago office of Johnson & Higgins, has become associated with the Cincinnati agency of Thomas E. Wood. He will be in charge of the Wood office in the Carew Tower and will handle brokerage and nationwide fire risks for the agency, as well as act in an advisory capacity to the other agencies allied with the Wood interests, the Eureka-Security Insurance Agency and the Cincinnati Insurance Agency of Cincinnati, MacBeth-Mitchell of Dayton and Hawley & Reed of Cleveland.

Mr. Reynolds is a native of Brooklyn and has been with Johnson & Higgins for 20 years, having been in New York before his Chicago association. During that time he has acquired a national reputation as a specialist on floater and other multiple location contracts. He moved with his family to Cincinnati last week.

T. A. Walsh, who previously handled brokerage lines for the Wood interests, will now confine himself to production work for the agency.

Opens Agency at Peoria

C. C. Putnam has opened a general agency at 305 South Jefferson street, Peoria, Ill. He was formerly a special agent of the National Union Fire. He represents the Pacific National Fire, Utilities of St. Louis, Bituminous Casualty of Rock Island and People's Life of Frankfort, Ind.

N. D. Hail Payment Moratorium

BISMARCK, N. D., May 15.—Acting Governor Welford has declared a moratorium on payment of 10 percent deposits by farmers desiring hail insurance who are delinquent in past hail assessments and are unable to produce the payment required. The moratorium was conditioned not to apply to "risks in which the land owner does not join as an applicant for coverage."

Get Some Tornado Losses

Companies received a number of windstorm losses during the last ten days or two weeks from the central section of Illinois. There were also claims from parts of Kansas.

Few Hail Fund Policies

LINCOLN, NEB., May 15.—With no efforts at solicitation, the Nebraska state hail fund, operated by Insurance Director Moose, has issued but 49 policies to date, a few more than for the same time a year ago. Crop risks only are assumed, and in nearly every instance notes have had to be taken for premiums.

Storm Losses Reported

KANSAS CITY, May 15.—A number of losses are being reported by field men and adjusters here following widespread storms in the two states—Missouri and Kansas—the night of May 8. Between 600 and 700 losses, it is estimated, occurred at Richmond, Mo. These losses were all hail, no wind. There were a few losses reported at Orrick and Norborne, Mo., and a scattering in North Kansas City, Liberty, Excelsior Springs, Camden, Henrietta, Hardin, Carrollton, etc. On the same

night a different storm—mostly wind with only slight hail—struck near Leavenworth, Kan., and caused approximately 200 losses there, it is reported. Hail and wind also caused 1,000 losses at Hutchinson, Kan.

Hale Leaves Fenn College

CLEVELAND, May 15.—Clayton G. Hale, prominent Cleveland agent, who is giving a series of lectures on insurance at the University of Michigan, has been obliged to relinquish his lecture course at Fenn College because of a lack of time.

John W. Barrett of the Richey-Flickinger-Barrett Co. has consented to take Mr. Hale's place at Fenn for the balance of the term. Mr. Barrett is a man of broad experience and well qualified for the work.

Joint Meeting at Cleveland

CLEVELAND, May 15.—A joint meeting of the ninth district of the Ohio Association of Insurance Agents and the Insurance Board of Cleveland will be held here May 22. Superintendent R. L. Bowen will talk on the administration of the new agency qualification law, which the governor is expected to sign, and future plans of the department together with the support which the department expects from agents' organizations.

Secretary John A. Lloyd will talk about the work of the state association, particularly since the legislature has been in session. He will discuss the bills which the association has supported and those which it has opposed.

A big attendance is expected from the ninth district which embraces Cuyahoga, Lorain, Lake, Ashtabula and Geauga counties.

O'Brien Agency Named

R. J. O'Brien Company, Pierce building, St. Louis, general insurance agency, has been renamed general agent for the Minnesota Mutual Life.

The O'Brien Company plans to open a life insurance department under J. C. Gross. The O'Brien agency represented the Minnesota Mutual from 1919 to 1930, but in 1930 withdrew from life insurance to concentrate on general lines. Mr. Gross entered life insurance in 1921 in the cashier's department of the St. Louis agency of the Equitable Life of New York. He served as cashier in Sioux Falls, S. D., Salt Lake City and Wheeling, W. Va. Later he became superintendent of agents at Wheeling. In 1930 he went to New York City to become associated with J. Lenrenkrauss & Son, general agents for the Columbian National Life of Boston. He was in charge of the agency's life department. He returned to St. Louis in 1934.

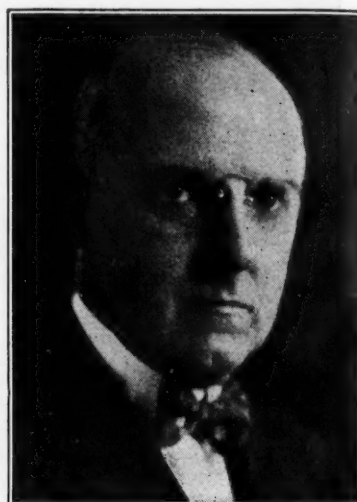
New Agency at Mishawaka

D. J. Campbell, former county treasurer, South Bend, Ind., has purchased the insurance business of C. J. Roy in Mishawaka, and has organized a new agency known as the Campbell Insurance Agency. His associates are his son, Douglass Campbell, and his daughter, Marian Campbell. Mr. Roy retires to become postmaster of Mishawaka.

Kansas Regional Meeting

COFFEYVILLE, KAN., May 15.—The Kansas Association of Insurance Agents, district 2, will hold its first annual convention here tomorrow. J. V. Kelly, Leavenworth, president of the Kansas association, will discuss state association activities. Wade Patton, Hutchinson, secretary-treasurer Kansas association, will discuss the district association plan. Duane T. Stover, Wichita, national councillor, will talk on the national mid-year meeting. J. M. Powell, Iola, will report for the constitution committee. Open discussion will

Minnesota Agents' Chief Dies from Heart Attack



FRANK C. ESTERLY

MINNEAPOLIS, May 15.—Frank C. Esterly, 62, president Minnesota Association of Insurance Agents, died at his home here from a heart attack. He apparently had been in good health and spirits and was at his office all the previous day.

Mr. Esterly was one of the best known and most popular insurance men in Minnesota. As founder and president of the Esterly Hoppin Company, he had been active in the business for more than 30 years. He took an active and leading part in association affairs. Besides being president of the state association, Mr. Esterly had long been active in the affairs of the Insurance Federation of Minnesota and served several years as chairman of its finance committee. He took an active interest also in the Minneapolis Underwriters Association.

Mr. Esterly was born at Whitewater, Wis., and was educated at the University of Minnesota and at Columbia University.

cover mutual insurance, the automobile manual, automobile financing, taxes, long haul trucks, compensation insurance and bank agencies. Officers will be elected. At the banquet Frank Priest of Wichita, director and chairman of finance committee National association, will talk. A. R. Lamb of Coffeyville will be toastmaster. Mayor J. D. Byers of Coffeyville will welcome the agents.

Form New Mutual Association

The Mutual Fire & Casualty Association of Northwestern Ohio has been organized at Toledo. V. H. Sage, Lumbermen's Mutual, is temporary president and L. H. Tucker, Central Mutual, is temporary secretary.

Middle West Notes

L. E. Meixner, 67, Milwaukee local agent, died there after a short illness. Jesse H. Baxter, 53, Kansas City, Kan., local agent for 29 years, died there from a heart attack.

S. A. Morgan has been made a member of the firm of the Ploeser-Moseley-Watts agency, St. Louis.

Thornton L. Brown, successor to the Brown-Spicer Company, one of the oldest agencies at Joplin, Mo., has sold his agency to Stewart Stanley, who will operate under the name of the McKee agency.

F. A. Martin, Wilton, Ia., has been presented a gold sign by the American of Newark, having represented the company over a quarter century.

The Lewellyn & Thatcher agency, Kokomo, Ind., has been incorporated by Oscar Lewellyn, G. D. Thatcher and W. E. Lightfoot.

LOYALTY GROUP

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

ORGANIZED 1855

80 YEARS IN BUSINESS

Surplus to Policyholders, Dec. 31, 1934, \$16,006,502.99

(Securities at Market Value)

THE GIRARD FIRE & MARINE INSURANCE CO.

Organized 1853

Surplus to Policyholders Dec. 31, 1934

\$2,087,058.35

Securities at Market Value

82 YEARS IN BUSINESS

THE MECHANICS INSURANCE COMPANY OF PHILADELPHIA

Organized 1854

Surplus to Policyholders Dec. 31, 1934

\$935,329.77

Securities at Market Value

81 YEARS IN BUSINESS

NATIONAL-BEN FRANKLIN FIRE INSURANCE CO. OF PITTSBURGH, PA.

Organized 1866

Surplus to Policyholders Dec. 31, 1934

\$1,932,062.99

Securities at Market Value

69 YEARS IN BUSINESS

THE METROPOLITAN CASUALTY INSURANCE CO. OF NEW YORK

Organized 1874

Surplus to Policyholders Dec. 31, 1934

\$1,796,718.88

Securities at Market Value

61 YEARS IN BUSINESS

HAZARDS INSURED

Fire and Lightning
Sprinkler Leakage
Tornado—Windstorm
Ocean and Inland Marine
Tourist Baggage
Riot and Civil Commotion
Explosion
Parcel Post
Loss of Use
Earthquake
Aircraft
Automobile—All lines
Personal Accident
Health
Group Disability
Plate Glass
Burglary, Theft and Larceny
Hold-up—Robbery
Blanket Residence
Public Liability—All Lines
Contingent Liability
Elevator Liability
Elevator Property Damage
Golf and All Sports Liability
Products Liability
Professional Liability
Malpractice
Check Alteration and Forgery
Fidelity Bonds
Surety Bonds

GROUP LOSSES PAID

Over

Four Hundred Million

\$429,842,318.00

MILWAUKEE MECHANICS' INSURANCE COMPANY

Organized 1852

Surplus to Policyholders Dec. 31, 1934

\$5,005,480.77

Securities at Market Value

83 YEARS IN BUSINESS

SUPERIOR FIRE INSURANCE COMPANY

Organized 1871

Surplus to Policyholders Dec. 31, 1934

\$2,081,259.40

Securities at Market Value

64 YEARS IN BUSINESS

THE CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE

Organized 1870

Surplus to Policyholders Dec. 31, 1934

\$2,243,727.39

Securities at Market Value

65 YEARS IN BUSINESS

COMMERCIAL CASUALTY INSURANCE CO.

Organized 1909

Surplus to Policyholders Dec. 31, 1934

\$2,022,134.99

Securities at Market Value

26 YEARS IN BUSINESS

WESTERN DEPARTMENT
344 Rush Street
Chicago, Illinois

CANADIAN DEPARTMENT
461 Bay Street
Toronto, Canada

EASTERN DEPARTMENT

10 Park Place
NEWARK, NEW JERSEY

PACIFIC DEPARTMENT
220 Bush Street
San Francisco, Cal.

SOUTH-WESTERN DEPT.
912 Commerce Street
Dallas, Texas

AGE—EXPERIENCE—GOOD FAITH—PERFORMANCE—SOUND INSURANCE PRINCIPLES

IN THE SOUTHERN STATES

Uniform Schedule Adopted

Louisiana Commission Issues Substitute for Flat Rate Method on Tanks and Liquid Contents

NEW ORLEANS, May 15.—A uniform schedule for rating tanks and liquid contents, other than petroleum and its products, benzol and similar volatile and inflammable products of coal tar and turpentine when at naval stores yards, which includes the hazards of inherent explosion, has been adopted by the Louisiana insurance commission. This new uniform schedule is to replace the old flat rate schedule, which has been criticised for inconsistencies. Under the new schedule there are four groups of hazards: (1) acid, alkali and water tanks and contents and other tanks

with non-inflammable contents; (2) cottonseed, coconut, castor, fish, lard, linseed, soy bean, whale and all other non-volatile vegetable and animal oils, molasses and syrup; (3) alcohol, lacquer, paint, turpentine, varnish, etc., while the fourth group includes acetone, asphalt, creosote, rubber cement, tar, etc.

H. O. Smith New Manager of Texas Inspection Bureau

DALLAS, May 15.—H. O. Smith, formerly chief engineer of the Texas Inspection Bureau, has been elected manager to fill the vacancy caused by the death of S. Wallace Inglish. W. E. Bonner, Commercial Union group, was elected president to succeed C. J. Wykoff, Aetna Fire. O. F. Grover, America Fire, was advanced from secretary to vice-president, and W. S. Clark, Travelers Fire, was made secretary. M. G. Jarreau, Great American, and Eugene Bullock, New York Underwriters, were elected to the executive committee, the other members being the officers.

Only one change was made in the governing committee, J. O. Smith of Trezevant & Cochran being elected to succeed J. F. Nowlin, Transcontinental, resigned.

Mr. Smith has been with the bureau since its organization 16 years ago and has been chief engineer more than ten years. A. H. Haynes was continued as assistant manager.

Texas April Losses Low

DALLAS, May 15.—Fire losses in Dallas for April were below \$12,000, the lowest record in years. Losses for the first four months were \$199,046, against \$728,764 in 1934.

Losses for Texas in April also showed a new low mark and the total for the first four months was below that of a year ago.

Fort Worth Board Elects

FORT WORTH, TEX., May 15.—At the annual meeting of the Fort Worth Insurance Underwriters Association, M. K. Williamson was elected president; H. C. Nowlin, vice-president, and D. G. Foreman, secretary-manager. Mr. Foreman is also secretary of the Texas Association of Insurance Agents.

Whole Time to General Agency

MIAMI, FLA., May 15.—Irvin B. Green, Florida general agent of the Pearl Assurance, Eureka-Security, Monarch Fire and General of Seattle and president of the Green-Keys Insurance Agency of this city, while retaining his interest in the latter agency has severed active connection with the agency and will now devote his entire time to his

general agency with offices in the Biscayne building. He will be assisted by C. T. Henne, an experienced rating engineer, who was with the Michigan Inspection Bureau for a number of years.

The business of the general agency for the first four months of 1935 was more than double that for the same period of 1934.

Mr. Green reports that the Pearl, which entered Florida in March, 1933, for the calendar year 1934 did the sixth largest business in 1934 of any fire company operating in the state. The companies in the Green general agency are now planted in some of the largest and most important agencies in the state.

G. & R. Reinsures Florida Lines

The direct Florida business of the Southern Home, now in process of dissolution, has been reinsured by the Globe & Rutgers. That business is written through the general agency of George T. Wilson of Jacksonville, who is also general agent of the G. & R.

Must Pay Short Rate

DALLAS, May 15.—Judge McCallum of the district court here, through an instructed verdict, ruled that when the assured cancels a policy, the assured must pay the short rate premium and the fact that assured has not paid any premium does not alter his liability to pay the short rate.

Seay & Hall brought suit against the State Fair of Texas, which had cancelled certain policies and had offered to pay the premium earned on a pro rata basis. Seay & Hall refused this offer and when the demand for the earned premium on a short rate basis was refused brought suit.

To Discuss Governor's Bill

ATLANTA, May 15.—At the Georgia Association of Insurance Agents annual meeting here June 14-15 discussion will center around the governor's bill which is intended to correct many practices detrimental to the insurance business. The new compensation rates and schedules will also come up for discussion.

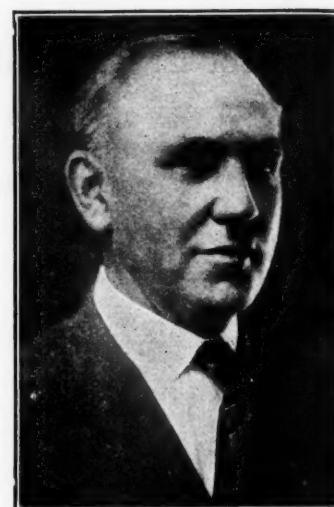
Hail Losses in Oklahoma

The recent hailstorm that struck Oklahoma is proving far more serious than at first anticipated. It was thought that the main losses were at Ponca City. However, Okmulgee seems to have been hard hit. Altogether there were some 5,000 claims coming out of the state on this one storm.

Open New Adjusting Office

C. E. DeWitt and R. H. Weaver of Dallas, both experienced adjusters, have organized the partnership of DeWitt & Weaver as independent adjusters for the companies. Mr. Weaver has retired as Dallas branch manager of the Lloyd Caldwell Corporation where he had been for eight years. Mr. DeWitt has been

Former Leader in Texas Agency Affairs Is Dead



CAPT. C. M. RAGLAND

Capt. C. M. Ragland, veteran local agent of Paris, Tex., who was well known throughout his state, is dead. He was about 75 years of age. He had been in poor health for some time and the agency had been conducted by his son, Mitchell D. Ragland. Captain Ragland was most active in affairs of the Texas Association of Insurance Agents in years gone by. He was one of its charter members. He had been in business in Paris more than 40 years.

M. D. Ragland, who will continue the agency, is also continuing his father's interest in the state association and is now a member of its executive committee.

an independent adjuster for 3½ years and for 11 years prior to that was superintendent of claims in the home office of the old Auto Underwriters of Dallas.

The Caldwell organization has transferred Frank Brown from Corpus Christi, where he had been manager, to Dallas. He has been with the organization three years, and prior to that was with Cravens, Dargan & Co. and H. F. Schmidt at San Antonio.

Oppose City Self-Insurance

RICHMOND, May 15.—Richmond insurance men are opposing a proposal for the city to carry its own insurance on city property. An ordinance is pending in the city council providing for setting up a \$300,000 fund for that purpose. Of this amount, \$175,000 is now in the city treasury. The balance would be provided by a bond issue. The city now pays annual premiums of between

Will Preside at Meeting of Arkansas Local Agents



J. ROY DONHAM

President J. Roy Donham of the Arkansas Association of Insurance Agents will preside over the deliberations of that body in its annual meeting this week at Hot Springs. The meeting has attracted wide attention. The Arkansas association is one of the strongest, most aggressive and most influential in the country. President Donham is one of the partners in the big local agency of Rightsell-Pearson-Collins-Barry-Donham, Inc., at Little Rock.

INDIANA INSURANCE COMPANY

A STOCK COMPANY CHARTERED 1851—OPERATING ONLY IN INDIANA

ASSETS OVER \$800,000.00

Writing

AUTOMOBILE INSURANCE

Liability, Property Damage, Fire, Theft, Windstorm, Collision (All Kinds), Road Service, Loss of Use by Theft, All Written in One Policy

Claims Offices in Hammond, South Bend, Ft. Wayne, Evansville and Indianapolis

SPECIAL AGENTS

ERNEST NEWHOUSE
HAROLD H. WELLS
EMERSON NEWHOUSE

HOW about an agency contract with a Company that will help an agent when help is needed?

Riley 6452

8 East Market St., Indianapolis

\$6,000 and \$7,000 and the city school board pays between \$7,000 and \$8,000 in premiums. It was pointed out at a finance committee hearing that city buildings are not insured for as much as 30 percent of their insurable value and that the city hall is not covered by any fire insurance at all.

D. C. Hancock, a former president of the Richmond local board and now member of the executive committee of the state association, told the committee that Richmond's record for fire loss on its public buildings is almost miraculous but warned that this good fortune could not be reasonably expected to continue.

Virginia Convention Set

The annual convention of the Virginia Association of Insurance Agents will be held at the Cavalier hotel, Virginia Beach, June 21-22. The program is expected to be completed in a few weeks. James J. Izard of Roanoke, president of the association, is now rounding out his second year in the office.

Regional Meeting at Lawton

The Oklahoma Association of Insurers held a regional meeting at Lawton, May 15, arranged by a committee of which Hugh D. Corwin, president Lawton Insurance Board, is chairman. Among the speakers were S. W. Philpott, recently appointed secretary of the state insurance board, and E. W. Clarke of Oklahoma City, chairman of the state association executive committee.

Hauser Takes Company Post

S. W. Hauser, who has been with the Virginia insurance department for 15 years, has joined the actuarial department of the People's Life in Wash-

ington and has just entered upon his new duties. He joined the Virginia department as a clerk when Col. Joseph Button was commissioner, working his way up to the post of assistant actuary. For some years he served as an examiner.

Aid Accident Prevention Move

OKLAHOMA CITY, May 15.—The Associated Fire & Casualty Underwriters of Oklahoma City has voted to cooperate actively with the recently organized Accident Prevention Bureau. Jack Upshur was appointed chairman of a committee to effect such cooperation.

T. M. Green, general agent Massachusetts Mutual Life is president of the bureau; Carl C. Magee, vice-president, and E. R. Ledbetter, local agent, treasurer. Ancel Earp is on the executive committee.

Taliaferro in Southwest

T. C. Taliaferro of the New York Underwriters has been visiting his company's field men at San Antonio, Dallas, Oklahoma City and Little Rock.

Louwien With Manning & Sons

T. A. Manning & Sons of Dallas have appointed Adolph Louwien of Bellville, Tex., special agent for south Texas. He formerly was a local agent at Bellville.

Southern Notes

J. W. Boswell, well known local agent of Roanoke, Va., died there following a brief illness.

The Hays-Jarvis Agency, Somerset, Ky., has been incorporated by E. A. Jarvis, W. O. Hays, M. L. Jarvis, Edna D. Hays and Lillian Jarvis.

The general agency of J. L. Davis, Inc., Birmingham, Ala., has been placed in trusteeship. J. L. Davis, former president, is not now with the company.

PACIFIC COAST AND MOUNTAIN

Program for Oregon Meeting

Annual Convention of the Local Agents Will Be Held Next Week in Salem

SALEM, ORE., May 15.—The program for the annual meeting of the Oregon State Agents Association to be held Friday and Saturday next week has been announced by Carl Abrams of this city, chairman of the publicity committee. M. D. Ohling of Salem is president and J. C. Sturm of Portland is chairman of the executive committee. It is the aim of the officers to make this the largest meeting that the organization has had. The program is one of instruction. At the banquet the first evening there will be an hour and 15 minutes of entertainment. On the last afternoon there will be a golf tournament and an inspection trip will be arranged among the state institutions.

Undoubtedly one of the questions discussed will be the policy of the state in not insuring its buildings. Instead it creates a state fire fund and the loss of the state capitol has been a body blow. Sam Fries of Portland was recently made secretary and treasurer of the organization. P. O. Landry of Klamath Falls is national councillor.

The Salem Insurance Agents Association will be the official host, R. M. Hubbs being president, August Huckestein, vice-president, and Clarence Byrd, secretary and treasurer. Charles L. Sigman of Eugene is general committee chairman. The program is as follows:

Friday, May 24

8 a. m. Registration Desk, Clarence M. Byrd in charge.
9:30 a. m. Call to order, Merrill D. Ohling, president, Salem.
Address of Welcome, V. E. Kuhn, mayor of Salem.
Response, John C. Sturm, Portland.
Annual address of president, Merrill D. Ohling, Salem.
Message from Hugh H. Earle, insurance commissioner of Oregon.

Greetings from the field men, George L. Dutton, president Special Agents Association.

Address, John Beakey, safety engineer Oregon State Highway Commission, "Safe Driving on Highways."

Address, A. V. Holman, special agent America Fore.

Address, Earl Snell, secretary of state, "Administration of Safety Responsibility Act."

Address, Paul O. Landry, national councillor, Klamath Falls, "The Value of Organization."
12:30 p. m. Adjourn for lunch. Speaker Clifford Conley, chairman Oregon Conference Committee.

Friday Afternoon

Closed meeting.
a. Executive committee reports, John Sturm, chairman.

b. Administration report, Merrill D. Ohling, chairman.

c. Secretary-treasurer report, Sam Fries.

Discussions, Merrill D. Ohling, president.

1. Business Methods in a Modern Agency, led by Horton C. Pownall.

2. The Problem of State Insurance and the Restoration Fund, led by George Haerle.

3. Agents' Qualification and Interpretations of the Oregon Insurance Law, led by R. E. Scott.

4. Modern Trends in Policy Forms and Rating Schedules, led by Claude Nasburg.

5. Unprotected Property and Farm Schedules, led by Earl Tumy.

6. Selling the State Association to New Members, led by Ward Coble.

7. Legislation, Its Value to the Local Agent, led by B. O. Lipscomb.

6:30 p. m. Annual banquet, Harvey Wells, toastmaster.

Saturday, May 25

Election of officers.
Committee reports.

Williamson on Coast

SAN FRANCISCO, May 15.—E. F. Williamson, home office general manager of the Norwich Union Fire, arrived here Monday for a conference with R. L. Countryman, Pacific Coast manager. Mr. Williamson, accompanied by his

FIGHTERS MUST MEASURE UP!



Only the Brave and Strong are invited to join the Camden Fire Fighters. Can you stand up under the test? . . . If so, write for our Portfolio of Proof.

CAMDEN FIRE INSURANCE ASSOCIATION • Camden, New Jersey

G U L F
INSURANCE COMPANY

Rated A Plus

and

Its Subsidiary

ATLANTIC
INSURANCE COMPANY

Offer to agents unexcelled

Financial Security

High Ethical Standards

Progressive Service

LINES WRITTEN

FIRE, WINDSTORM, FULL COVERAGE AUTOMOBILE
(INCLUDING LIABILITY) AND PLATE GLASS.

Address inquiries to the Home Office

DALLAS, TEXAS

WHEN readers come to colorful advertisements
like these they are inclined to

STOP
LOOK
LISTEN

THE SATURDAY EVENING POST

This is the man of income small,
Who hurt his spine in a nasty fall



This is the man of income small
Who hurt his spine in a nasty fall.



This is the hospital, new and fine,
Where they took the man with the injured spine
To fix him up from his nasty fall.
And said no word of his income small.



This is the room they placed him in—
A private room as neat as a pin—
In this wonderful hospital, new and fine,
Where they know how to treat an injured spine.
(Though they seldom take men of income small,
Even though hurt in a nasty fall.)



This is the nurse assigned to the case—
A private nurse with a pretty face—

The best there was in this hospital fine
Where they'd taken the man with the injured spine
To fix him up from his nasty fall.
Despite the fact that his means were small.



This is the specialist (Costly? Right?)
Who was called from his home in the de-
voted night.
To attend the man with the injured spine
Lying there in the hospital fine
With his private room and a private nurse.
And the doctor said in accents terse:
"I'll fix you up from your nasty fall."
And asked no word of his income small.



This is the wife and children small
Of the man who suffered the nasty fall.
What in the world will they ever do?
Who in the world will see them through?
Who'll buy them food and pay the rent
While he's getting over his accident?



This is the man after six weeks passed,
Looking his old sound self at last,
Thanks to the doctor, one of the few
Whose training told him just what to do,
And thanks likewise to the private nurse
Whose skill kept the case from being worse,
And who kept the private room so neat

TIME, December 17, 1934



The American Magazine for March 1933

"The best laid schemes o' mice an' men
Gang aft agley,
An' lea'e us wought but grief an' pain,
For promis'd joy!"

AND MEN couldn't do as much about it a hundred
and fifty years ago, when that was written, as
they can today. Since then the ingenious have
brought insurance a long way on the road to perfection.
Plans need not "gang agley" as often as they once
did.

The young husband, happy and hopeful, can provide
for his wife through Life insurance. He can select a
policy or a combination of policies that form a whole
program of insurance, thrift and investment—a pro-
gram that can provide a retirement income as well as
protection in the meantime.

The father can, with the same policies that protect
his wife, also protect his children. He can use Life in-

urance to accumulate
if he lives, assure them
Fire insurance and
home where part of
Fire and Liability in-
have a substantial p-
Automobile and
family to own and
Every family of
come true. It is not
time, and to ex-
It is equally sensib-
man whom makes in
Plans

Most
The Travelers
Indemnity Co.
Company, Har-
Casualty and



This is Lemuel Harper and wife.
He's been a bookkeeper all of his life,
Toiling long hours for the money he got—
And with most of it spent, as likely as not,
Before he got it, for food and for rent.
Yet here he is off for the Orient!
How in the world did he ever contrive
To take such a trip at age sixty-five?
It's because years ago he once didn't dodge
This man by the name of Harrison Hodge.

THEY'VE BID ANXIETY GOODBYE

TWICE a month to this home
there comes a pay check. It is
not large as it once was. Yet
there is no anxiety.

But in the safety deposit box with
their securities and the bulky evidence
of real estate ownership are some
printed documents that now are dearly
cherished. As examples of the printer's
art they are not exciting. But as evi-
dence of common sense, thrift, savings
and investment they are gratifying
and in fact, they are worth all they have
they have been worth all they have
cost so far. There are no regrets when
checks are drawn for additional pay-
ments. They are life insurance policies.

They didn't sell their few securities
early in 1929. Neither did they buy
their home on the bargain counter of
1932 or '33. In fact, the securities are
worth considerably less than cost. The

equity in the house is smaller than it
once seemed to be, even though the
mortgage has been reduced.

Other families can find in insurance
the means to end that otherwise
might be unattainable. It is wise for
every family to discuss the matter
with a man who has made a study as
well as a business of insurance.

Moral: Insure in The Travelers.
The Travelers Insurance Company,
The Travelers Indemnity Company,
The Travelers Fire Insurance Com-
pany, Hartford, Connecticut.

One will pay off the mortgage if
the husband doesn't live to do it. An-
other will pay a monthly income, begin-

This is the story of Harrison Hodge.
A man whom some of your neighbors dodge.



This is the story of Harrison Hodge.
A man whom some of your neighbors dodge.



This pleasant lady is Widow Mills.
Whose husband died owing many bills,
And with scarcely a dollar in the bank.
Yet she lives in comfort, for which she can thank
This man whom some of your neighbors dodge.
This man by the name of Harrison Hodge.



This is Lemuel Harper and wife.
He's been a bookkeeper all of his life,
Toiling long hours for the money he got—
And with most of it spent, as likely as not,
Before he got it, for food and for rent.
Yet here he is off for the Orient!
How in the world did he ever contrive
To take such a trip at age sixty-five?
It's because years ago he once didn't dodge
This man by the name of Harrison Hodge.

THE copy each of
advertisement was w
and design special
the specific agazi
which it appl . .

THE TRAVELERS

WHERE Travelers National Magazine Advertising is being presented

1. The Saturday Evening Post
2. Time
3. The American Magazine
4. The Saturday Evening Post
5. The National Geographic Magazine
6. Literary Digest
7. Collier's, The National Weekly

of Hodge,
om some neighbors dodge.

This college boy
Completing his
This lad must
guess.



These are the Eatons who spent a week-end
At the country estate of a very good friend.
But when they returned on Sunday night,
Their home presented a dreadful sight.
A burglar had stolen their silverware,
Their jewelry and even the clothes they'd left
there.
It goes without saying they feel pretty sad.
For they've lost almost all the fine things they had.
But there's one happy thought: ill luck can't
dislodge—
The thought that they didn't dodge Mr. Hodge.



Mr. Hodge's business is to make dreams come true.
To make dollars do what you want them to do;
To work out protection for children and wives;
To give you an income when old age arrives;
To safeguard your home from fire and from theft;
To see that no widow is ever bereft;
To see you're protected, when motoring far,
From accidents to others, to you or your car.
Yes, Harrison Hodge is the representative
Who sells insurance in the town where you live.
But he's more than a salesman—he counsels as well.
And it's part of his business to not oversell.
So next time he calls on you, please do not dodge.
But say, "Send him in—send in Mr. Hodge!"
And heed what he says—for it's truth he avers.
The moral:—Insure in The Travelers.

To The Travelers representative in your town
(no matter what his name may be), insurance is
more than a business—it has been a life study
as well. For it's his job not just to sell insurance
—but to counsel with you on your insurance
needs—to make sure you will always have
money when and as you need it. Why not get
the benefit of his knowledge and advice?

THE TRAVELERS
Hartford, Conn.
L. Edmund Zacher, President
The Travelers Insurance Company
The Travelers Indemnity Company
The Travelers Fire Insurance Company
ALL FORMS OF INSURANCE

The Happy Medium That's Happy



THEN the frivolous night life of the fast
the bustling existence of the working
man is a fitting, soothing, novel of ex-
citement. For the other there is a merry
years of labor without recreation,
and these aimed, intense recreation,
and for living. There is no such thing
of the leisure of life as to be
found in the Travelers building.

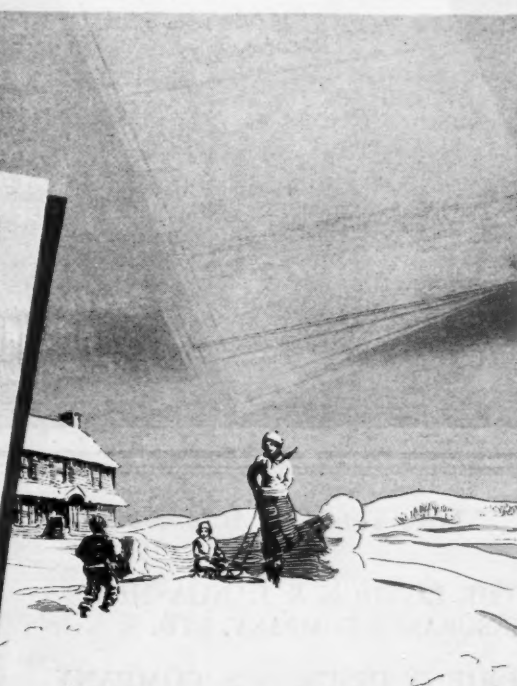
There is no ready-made to forget all the pleasures of
life. There is a happy medium, for the human race,
between the pleasures and the dull.
There are ways of providing for the mid-storms
ways are the various forms of insurance—some
investments which rival the emotional in the law
they make possible.

Life and accident insurance make provision against
the king does so that families may enjoy the sun-
shine of today. Life insurance, when carefully
selected to fit the family needs and income, is a
happy evolution of insurance, thrift and invest-
ment. The wise life policies which protect and in-
vest in a most necessary way provide an income
to live on—an income that one cannot make
it is possible for every family to consider from
time to time the ways in which insurance might
serve their plans and needs to the credit of a man
versed in insurance. Moral: Insure in The Travelers.

The Travelers Insurance Company, The Travelers
Indemnity Company, The Travelers
Fire Insurance Company, Hartford, Connecticut.
All forms of life, casualty and fire insurance.

5.

Collier's for January 26, 1935



THEY SHALL NOT WANT

He had not depended solely
on seemingly erratic economic
beyond his own control. From
he has paid off a portion of
principal each year. And tucked
in a safety deposit box is a life
insurance policy which will wipe out
unpaid balance if he does not live
it himself.

Another policy will provide an
income to the family—larger dur-
ing the years the children are grow-
ing up, smaller when the urgent
needs are less.

There is an accident policy that
will pay hospital bills, if they come,
and provide an income that will
keep the family going, keep the life
insurance paid up.

And recently this husband and
father has added another life policy.

It is smaller, less expensive than his
other policies but fills an important
niche in his scheme of security, pro-
tection and happiness. It provides
an income of a hundred a month for
one year—for the crucial year which
comes when a family has to reor-
ganize, when extra money is so use-
ful, so necessary. The policy is one
that can be extended at some
future time when income permits.
Additional years of income may be
added or the monthly amount
increased.

The policy is one that will remain
to the policyholder at 40 years of
age all that he has ever paid for it,
if it hasn't been needed in the mean-
time. It is a money-back arrange-
ment with an institution that has
served its policyholders promptly

and efficiently for seventy years.
In this home they shall not want.
Here they face the present calmly
and the future confidently.

It is time for many families to
review the insurance they have, to
consider the reconstruction of their
program of protection, saving and
investment. It is sensible to listen
to the advice of a man who has
made a study as well as a business of
insurance.

Moral: Insure in The Travelers.
All forms of life, casualty and fire
insurance.

The Travelers Insurance Com-
pany, The Travelers Indemnity Com-
pany, The Travelers Fire Insurance
Company, Hartford, Connecticut.
Representatives throughout the
United States and Canada.

7.

copy each of these
advertisements was written
design especially for
specifying magazine in
it appeared . . .

CACHE

Across the white wastes that stretch end-
less above the Arctic Circle, a man
is making his solitary way.

He is hundreds of miles from civiliza-
tion's nearest outpost. Yet he is not alone.
For against emergencies he has pre-
pared a series of caches—supply boxes
give him what he needs when and where
he needs it.

It is a far cry from wilderness wandering
to today's motoring. But many a wise
motorist travels in greater peace of mind
and made it protect him along the
motor trails.

He has foreseen the possibilities of acci-

dents. He knows that, no matter how care-
fully he drives, something may happen.
And against this possibility he has made
use of the protection of an adequate amount
of insurance.

Automobile liability and property dam-
age insurance take care of claims arising
from personal injury to others and damage
to their property. Accident insurance pays
all his own doctor and hospital bills and
even gives him an income until he is on
his feet again.

Now has he forgotten that he may be
hundreds or thousands of miles from home
when an accident befalls him. So he has
been given his insurance company carefully to
service. For by so doing his automobile and
accident insurance becomes a true cache—

strategically placed to give him help
promptly, when and where he needs it.

By means of its thousands of representa-
tives throughout the United States and
Canada, and with claim service stations
located at strategic points throughout
North America, The Travelers possesses
unique ability to serve its policyholders
whenever and wherever need for help arises.
Those who are insured under life, accident,
automobile, burglary, fire or any other
form of policy.

Moral: Insure in The Travelers.
The Travelers Insurance Company, The
Travelers Indemnity Company, The Tra-
velers Fire Insurance Company, Hartford,
Connecticut.

Literary Digest—March 20, 1935

6.

THE TRAVELERS INSURANCE COMPANY
THE TRAVELERS INDEMNITY COMPANY
THE TRAVELERS FIRE INSURANCE COMPANY

Hartford, Connecticut

The policies behind the Policy
are vital to agents and their clients

SOUND INVESTMENT POLICY →

SOUND UNDERWRITING POLICY →

SOUND PRACTICE POLICY →

Northern Insurance Company of New York
83 MAIDEN LANE NEW YORK N.Y.
Incorporated 1897

PROPERTY _____
AMOUNT _____
PREMIUM _____
No. _____

BROAD-MINDED TREATMENT OF LOSS CLAIMANTS
PROMPT PAYMENT OF LOSS CLAIMS
SYMPATHETIC UNDERSTANDING OF AGENTS' PROBLEMS

It is important that the written portions of all policies covering the same properly read exactly alike. If they do not they should be made uniform at once.

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Fire, Tornado, Automobile Insurance

THE LONDON & LANCASHIRE INSURANCE COMPANY, LTD.

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LAW UNION & ROCK INSURANCE COMPANY, LTD.

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332 Pine St.
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C. CLAUSSEN, Manager
Western Department
223 W. Jackson Blvd.
Chicago, Illinois

For Over Fifty Years Good Friends of Local Agents

daughter, arrived in New York late last month and after spending several days in the United States head office left for Toronto, where he visited the Canadian department. Before coming to San Francisco, Mr. Williamson also visited Vancouver and Victoria.

Civil Service Commission Defers Cochrane Hearing

DENVER, May 15.—Trial of Commissioner Jackson Cochrane before the state civil service commission on charges that he has been negligent in the conduct of his office and has not fully protected the interests of policyholders in various companies was postponed from May 9 to May 20.

His removal was demanded by State Senator John Nolon, Jr., chairman of the special senatorial investigating committee at the recent session of the legislature. The charges were filed by Mr. Nolon as a private citizen, since he can not take such action in his capacity as chairman of the insurance committee. His charges related mostly to supervision of the affairs of the American Life. He also asserted that Cochrane had failed to keep records of his office so as to be readily available for the use of the public.

Cochrane denied all charges in an answer filed with the commission. Three members of the commission will conduct the hearing: Moses Alexander, chairman; Mrs. Clara Wilkins and H. C. Getty.

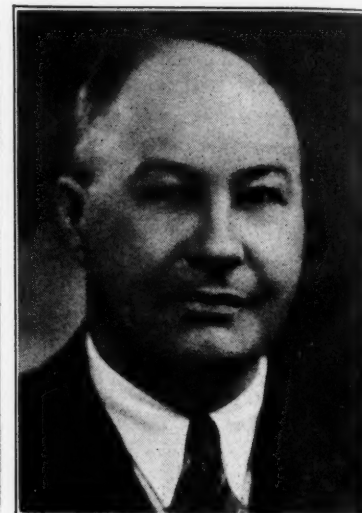
Plan Dinner for Carpenter

Fire, casualty and life company executives of San Francisco will be hosts at a formal dinner for Commissioner S. L. Carpenter, Jr., May 28. E. C. Porter, vice-president United States Fidelity & Guaranty and president of the Casualty Insurance Association of California, is chairman of the committee in charge.

White Opens His Own Agency

C. B. White of Seattle, who was formerly with the agency of Sparkman, McLean, Newell & White, has established his own agency under the name of C. B. White & Co., taking offices in the Dexter Horton building. The old

On to Texas



EUGENE BATTLES

Eugene Battles of Los Angeles, a member of the executive committee of the National Association of Insurance Agents and former president of the California association, will represent the national body at the annual meeting of the Texas Association of Insurance Agents at Galveston this week. He is one of the most prominent figures in the association movement.

firm is being dissolved. Mr. White is prominent in the Washington Insurance League and is national councillor from his state.

Opens Los Angeles Branch

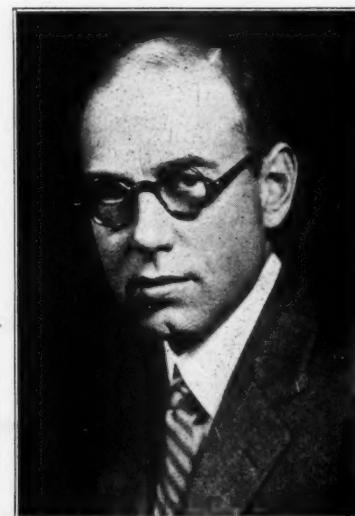
The Jefferson Adjustment Bureau of Detroit has opened a branch office at 733 Fidelity building, Los Angeles, in charge of J. H. Mahaney, vice-president. It specializes in inland marine and automobile adjustments for the companies. It also has branch offices in Chicago and New York.

EASTERN STATES ACTIVITIES

Death of A. Blakeslee White

Well Known Local Agent in His Day and Was President of State Body

A. Blakeslee White, Jr., son of former Governor A. B. White of West



A. BLAKESLEE WHITE, JR.

Virginia, who was formerly a prominent local agent at Parkersburg, W. Va., and served as president of the West Virginia Association of Insurance Agents, committed suicide last week by jumping from a window of a St. Louis hotel. He was a grandson of D. E. E. White, former president of Purdue University. His uncle, the late Capt. W. E. White, for some years was head of the insurance department of West Virginia, being the deputy in immediate charge of that work.

Mr. White was in poor health and underwent a number of operations. He seemed to recover, went to Los Angeles and became secretary of the Los Angeles Insurance Exchange, but later had a breakdown and was compelled to give up his position.

Mr. White owing to his illness and many operations became mentally disordered. He returned to his home at Parkersburg last fall but went to St. Louis a month ago for treatment for intestinal trouble.

Was West Virginia President

Mr. White was elected president of the West Virginia Association of Insurance Agents, Sept. 1, 1924, serving a year. He declined reelection on account of his health. It was early in his term of office that the supervisory committee of the West Virginia asked that a committee of the West Virginia Association of Insurance Agents be appointed to go to New York for con-

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chusetts Bonding, The Travelers and other
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Grover Middlebrooks M. H. Meek
Chauncey Middlebrooks Yantis C. Mitchell
W. Colquith Carter
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White, Wright & Boleman

Merchants Bank Building
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Co., New Amsterdam Cas. Co., Preferred Acc. Ins.
Co., Royal Ind. Co., Standard Acc. Ins. Co., Amer.
Surety Co., General Acc. Assur. Corp., Mass. Bond-
ing & Ins. Co., Ocean A. & G. Corp., U. S. Cas.
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Clater W. Smith
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Attorney-Adjuster
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31 Canal Street
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STATEMENT, JANUARY 1, 1935

Assets

Stocks and Bonds.....	\$2,587,529.86
Cash Balance	374,745.00
Agents' Balances Outstanding	349,683.38
Accrued Interest, Other Assets	41,515.70
	\$3,353,473.94

Liabilities

Reserve for Unearned Premiums.....	\$1,454,043.17
Losses in Course of Adjustment.....	120,623.00
Reserve for Taxes, Expenses, All Other Liabilities	169,031.06
Capital Stock.....	\$1,000,000.00
Net Surplus Beyond All Liabilities	609,776.71
Surplus to Policyholders	1,609,776.71
	\$3,353,473.94

Note—All bonds and stocks are carried at Actual Market Value.



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ference. The agents were told that within 30 days their commissions would be reduced to 20 percent. Prior to that commissions had been "open" and ranged from 20 to 30 percent and in some instances 35 percent on preferred risks. This brought about a big fight which lasted almost a year, ending in the acceptance by the agents of a 20 percent agreement, the companies on their part pledging themselves to sole agency representation.

Mr. White Recognized

In recognition of Mr. White's leadership and putting into effect the sole agency program in the state, the National Association of Insurance Agents counted this as the greatest contribution to the American agency system during that year and he was presented with the "Woodworth memorial." This was the first presentation of this honor and was made at the annual meeting at Kansas City in October, 1925.

At the annual meeting of the West Virginia Association of Insurance Agents on July 15, 1925, C. W. Thornburg of Huntington, W. Va., was chairman of the resolutions committee and it brought in a commendatory resolution in tribute to Mr. White and his remarkable and constructive work during the year.

Vermont Agents Object to Reduction Without Notice

Objection to the Eastern Underwriters Association's action in reducing dwelling rates was voiced at the semi-annual meeting of the Vermont Association of Insurance Agents at Bellows Falls, Vt. Secretary A. C. Mason reported on the meeting of the Vermont association executive committee with the E. U. A. committee. A discussion followed and the criticism was made that the agents who produced the business should be entitled to some consideration and should be consulted when such drastic action as rate reduction is made. The agents spoke strongly against the manner in which the recent reduction was promulgated.

The advisability of reducing the minimum premium of \$5 to \$3 was considered in a discussion led by Secretary Ralph Sweetland of the New England Insurance Exchange. It was agreed that the \$5 minimum was best. Edwin Livingston, chairman executive committee, reported on the mid-winter meeting of the National association. A. C. Hudson, who is to manage the Vermont stamping office at Burlington, gave a short talk.

A resolution was adopted urging the passage of the Hobbs bill in Congress prohibiting unlicensed companies from using the mails.

At the banquet a talk was given by President A. B. White of the New Hampshire association. There were 100 agents present.

Lovejoy May Get Maine Post

C. Waldo Lovejoy of Rumford, Me., is being mentioned as a candidate for the insurance commissionership of Maine. He is a local agent and is endorsed by the Maine Association of Insurance Agents. He is a graduate of Bowdoin, 1920, and after leaving college he entered the Rumford Falls Insurance Agency. He has been manager since 1922. He has been a director of the Maine Casualty since 1929. He served as secretary and treasurer of the Maine Association of Insurance Agents a few years ago and has been a member of the advisory board of the New England associations for 12 years.

New Jersey Agents' Bulletin

Members of the New Jersey Association of Underwriters will be kept informed as to the accomplishments of the organization in the interim between the annual and semi-annual meetings, through the medium of a monthly bulletin, "The New Jersey Agent," the first issue of which has been newly dis-

tributed. In brief, spicy notes, the local men are told of what is happening in the different sections of their state, and what the administration and the various committees of the association are seeking to accomplish for the betterment of the business as a whole. The New Jersey Association is one of the most progressive of its kind in the country and President C. S. Stults and his official aids are determined its reputation in such respect shall be fully maintained.

Honor McCord in Buffalo

BUFFALO, May 15.—A dinner was held here honoring Harry H. McCord, who is retiring after 45 years' continuous service with the Buffalo division of the New York Fire Insurance Rating Organization. He has been a rating inspector there for many years.

The Buffalo Association of Fire Underwriters also gave a luncheon honoring Mr. McCord.

Connecticut Agents' Meeting

The mid-year meeting of the Connecticut Association of Insurance Agents will be held at the Waterbury Country Club, Waterbury, June 5. The special guests will be President E. J. Cole of the National Association of Insurance Agents and H. P. Dunham, retiring insurance commissioner of Connecticut. T. A. Sturgess of New Haven is president of the association. The meeting will be followed by a luncheon.

Rhode Island Campaign

An educational campaign on fire prevention at various points in Rhode Island has been undertaken under the direction of Fire Chief Frank Charlesworth of Providence. He is chairman of the educational committee of the state firemen's organization.

Must Use Dailies

BALTIMORE, May 8.—Insurance companies doing business in Maryland must publish their annual statements in two daily papers, according to a ruling of Attorney-General O'Connor. The law provides for publishing the statements in one daily paper published in Baltimore and in one other paper. Because of the lower advertising rates of weekly papers, most of the insurance companies have been publishing their statements in them. Mr. O'Connor says the clear intent of the law is to give as wide publicity as possible which can be done only by using daily papers.

Salvage Corps Meeting

NEWARK, May 15.—The Underwriters Protective Association of Newark will hold its annual meeting May 17 when officers will be elected. The association controls the salvage corps of Newark.

The H. F. McDonnell Co., Ridgewood, N. J., has opened an insurance department in charge of F. S. Betterson, Jr., who was at one time with the Commercial Union and more recently with James Marshall, insurance broker, in New York City and Brooklyn.

Motor Insurance Events

No Rate Increase

PORT HURON, MICH., May 15.—Assurance that there is no immediate prospect of an upturn in automobile rates in this vicinity despite a marked increase in accidents was given members of the Port Huron Association of Insurance Agents at a recent conference with managers of five automobile companies operating extensively in Michigan.

New High for Coast Auto Club

SAN FRANCISCO, May 15.—New memberships in the National Automobile Club for April showed an increase

of 402 over the same month of 1934 with renewals hitting an "all-time high" of 84 percent, according to H. E. Manners, associate general manager. The club has a bonus plan which allows agents extra dollars for memberships sold in April, May and June, and this, according to Mr. Manners, undoubtedly accounts for the increase. Present indications are that the record for May and June will be even higher.

Canadian Uniform Auto Act

The amendments to the uniform automobile insurance act have been finally passed by all the provinces except Quebec. These amendments go into force on some future date to be agreed upon, June 1, 1935, being most commonly suggested.

No change in any of the proposed amendments was made by any province.

Contingent Commissions Up

NEW YORK, May 15.—Among other questions to be decided at the annual meeting of the National Automobile Underwriters Association here May 22 will be the suggested granting of 7½ percent contingent commission to agents

in the excepted cities of Baltimore, Buffalo, Pittsburgh and Washington, D. C. The prevailing impression is the proposition will prevail, the figure in question being that allowed fire agents in the same centers under rule of Eastern Underwriters Association.

Lower Western Canada Rates

WINNIPEG, May 15.—The Western Canada Insurance Underwriters Association has reclassified automobile risks, reducing the number of groups from 99 to 15, and at the same time effecting reductions in rates averaging 7.8 percent, it is estimated. The only basic changes in rates, however, are a special reduction of 10 percent in property damage insurance rates in Saskatchewan, and reductions in collision rates in Manitoba and Saskatchewan.

May Curtail Protection

Zanesville, O., has voted down a proposed 4 mill levy for fire department operating expenses, which may mean a marked reduction in personnel. Firemen have agreed to stay on duty while plans to raise more money are worked out.

than a tentative adoption of the reports was taken, subject to possible change before the semi-annual meeting in the fall.

Other reports given were those on tankers, hazardous cargoes, motor craft, fire detection and the operation of marine terminals.

Endorsement Is Recommended

Controversy Over "Both to Blame" Clause in Bills of Lading Subsidies with Marine Institute Proposal

NEW YORK, May 15.—The controversy which has been waging in recent weeks over the "both to blame" collision clause recently inserted by steamship companies in their bills of lading has temporarily subsided with the issuance by the American Institute of Marine Underwriters of a recommended form of endorsement which the majority of companies are now employing. This endorsement is:

New Approved Endorsement

In the event of the bill of lading and/or charter party for goods insured hereunder containing the following clause: "If the shipowner shall have exercised due diligence to make the vessel seaworthy and properly manned, equipped and supplied, then if the vessel comes into collision with another vessel as a result of negligent navigation of both vessels, the owners of the cargo carried hereunder will indemnify the shipowner against all liability to the other or non-carrying vessel or her owners in so far as such liability represents loss or damage to or any claim whatsoever of said cargo paid or payable by the other or non-carrying vessel or her owners to the said cargo owners and set off, recouped or recovered by the other or non-carrying vessel or her owners as part of their claim against the carrying vessel or shipowners," or one of similar import, these assurers agree (provided and to the extent that, the loss, damage or claims so set off, recouped or recovered is a loss recoverable under the policy), to indemnify the assured for the amount which they are

legally bound to pay the shipowners under such clause. In the event that such liability is asserted, the assured agrees to notify the assurers who shall have the right, at their own cost and expense, to defend the assured against such claim. The agreement of the assurers to give this indemnity without additional premium is based on their belief that the bill of lading clause above quoted is invalid.

No Precedent for Theory

It is an old maritime law that a shipowner is answerable, in case of negligent operation of his vessel, to others to whom damage is done. There is also an old sea rule, owner of cargo in case of disaster or salvaging of the ship carrying it is liable for general average; that is, he must bear a pro rata share of cost, since operation of the ship and shipment of cargo are considered a joint enterprise. However, in the experience of marine underwriters, there is no precedent for the theory that cargo owners should be liable to third parties for damage caused by operation of the ship carrying their cargo. It is a theory which, if successful, marine men say, would cause greatly increased premium rates on ocean marine cargo insurance.

Increase in Yachting Shown

Continental's Statistics Emphasize Steady Growth in Registrations During the Depression Years

NEW YORK, May 15.—The Continental has compiled some figures which show that, in spite of the economic condition of the country during the past six years, ownership of yachts has grown steadily in the United States during that time.

A check recently made of pleasure craft shows 3,776 yachts registered in this country now as against 2,457 in 1928. Last year's total was the highest on record. Steam and sailing types are far outnumbered by motor-driven craft, which total 3,628, but the latter are generally smaller boats with an average

MARINE INSURANCE NEWS

J. H. Scott Marine Manager

In Charge in Chicago for National Union and Birmingham—Armstrong Handles Outside Field

Announcement is made this week of an enlarged Chicago and Cook county setup of the National Union and Birmingham. I. C. Faber, Illinois state agent, who has been acting as Chicago manager, is now officially designated Cook county manager, as well as Illinois state agent. His activities downstate and in Chicago will continue about as they have in the past, the only change being that he is given official recognition as Cook county manager.

New Manager's Career

J. H. Scott has resigned as underwriter in the well known Chicago marine agency of Osborn & Lange to become marine manager in the Cook county department of the National Union and Birmingham. Mr. Scott has been connected with Osborn & Lange ten years, having had some previous experience with the Home of New York. Mr. Scott will relieve J. A. Armstrong, marine special agent, of much of his responsibilities in Chicago and will permit Mr. Armstrong to spend more time in the field. Mr. Armstrong started the Cook county marine department for the Birmingham and built it to such proportions that he was required to be in Chicago so much that he was not able to cover the rest of the field as intensively as was desired.

Mr. Scott starts off with a good foundation and the National Union and Birmingham are expected to become increasingly important marine-wise in Chicago.

McComb Reelected Chairman

Annual Meeting of the Marine Section of the National Fire Protection Association

NEW YORK, May 15.—At the annual meeting of the marine section of the National Fire Protection Association, S. D. McComb, head of the Marine Office of America, was reelected chairman. Roger Williams, vice-president Newport News Shipbuilding & Dry Dock Co., became vice-chairman and A. J. Smith, secretary Marine Office of America, was reelected secretary. Members of the executive committee, term

expiring in 1938, are G. G. Sharp, naval engineer, and A. J. McCarthy, general manager Roosevelt Steamship Co.

The paper read by H. E. Newell, National Board of Fire Underwriters, on builders risk, repair and layup caused much discussion. The safeguards recommended by the committee for vessels under construction, repair or layup would involve a large expense. The



S. D. McComb

argument presented against this by shipbuilders was that a dry dock company could not find time to build a ship if all the regulations set out were observed. J. W. Powell, speaking for the New York & New Jersey Dry Dock Association, made the suggestion that a shipowner could recover damages from the shipbuilder who in the meantime would be liable to suit by the insurance company.

Would Promote Fire Prevention

The report submitted by G. G. Sharp on fireproofing vessels in ocean and coastwise service revealed the fact that such procedure will be relatively expensive. In his paper, Mr. Sharp recommended the elimination of combustible materials and the use of metal furniture in ships. He also suggested that all curtains and draperies be made flame proof. Another proposal was that fire detection and alarm systems should be installed in all cargo holds and passenger quarters. Mr. Sharp's report was well received. However, no action other

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The religious parables of Buddha written about 500 B. C., are said to contain a story you'll all recognize. It's the one about the silly boy who killed a mosquito on his father's bald head by hitting the insect with an axe. The following story in the original version may be even older.

Premiums weren't coming in fast enough. The Production Manager called his fieldmen around him.

"Look here, men," he exhorted, "When I was in the field I thought nothing of working twenty-four hours a day."

"Well, to be truthful," spoke up one of the field force, "we don't think so much of it ourselves."

Of course, this wasn't our field force. Our men are always on the job, anxious to please, and competent to serve.

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Cash Capital . . . \$ 6,000,000.00
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gross tonnage of about 52 against the 141 ton average for the other vessels. The total gross tonnage for all pleasure yachts was 209,279.

Statistics prove that in spite of the increase in numbers and tonnage, yachting is still an exclusive form of recreation, for only one in every 33,000 inhabitants of the United States is the owner of a vessel. The number of documented yachts for the past six years is: 1928, 2,457; 1929, 2,915; 1930, 3,315; 1931, 3,582; 1932, 3,692; 1933, 3,692; 1934, 3,776.

Yachts are perhaps rather pretentious vessels. The number of motor boats in the country is estimated at 1,500,000.

Fellows Opens His Own Office

NEW YORK, May 15.—A new firm of marine surveyors and adjusters for insurance companies has been estab-

lished by LeRoy M. Fellows under his own name. Mr. Fellows was at one time master of vessels with the Isthmian Steamship Line. Five years ago he became associated with F. H. Zindle, with whom he has remained until the present time. Mr. Fellows' office is located in the New Amsterdam Casualty building, 107 William street.

Launch New Truck Reciprocal

PORTLAND, ORE., May 15.—Applications for all types of truck coverage are now being accepted by the Pacific Transport Underwriters, a reciprocal. Attorney-General Van Winkle has ruled that Pacific Transport Underwriters is eligible to start business as soon as it has received applications covering 2,500 pieces of equipment and has authorization to issue policies covering this equipment.

Wholesale Cover Is the Big Issue

(CONTINUED FROM PAGE 1)

eral agents' association under his administration. He was on his feet on several occasions to elaborate some phase of this question. He was responsible for Walter Meiss, general agent at the United States head office of the London Assurance, being on the program. Mr. Meiss was unable to attend due to the desperate illness of a son, but he had prepared a stirring paper on the automobile finance problem which was read by G. J. Giersberg of Kansas City, field superintendent of the London. Mr. Meiss estimated that in 1934 some \$30,000,000 in premiums were handled by automobile finance companies, depriving the agents of the commission thereon.

Program in Kansas City

Later M. K. Dubach, secretary of the Insurance Agents Association of Kansas City, told of the program started by his organization two weeks ago to obtain some of the estimated \$300,000 in premiums in Kansas City which the finance companies control.

In the discussion, a distinction was made between the inherent nature of the automobile finance problem and other problems under the general head of wholesale insurance. It was agreed that public education was indicated in seeking to break the grip of the finance companies, whereas negotiation with companies was the necessary procedure to protect the interests of local and general agents insofar as other block business—HOLC, cotton, etc.—are concerned.

General Agent Not Forgotten

The association was given considerable assurance that the general agent would not be the forgotten man in the new HOLC arrangement. L. C. Quin of Atlanta, Ga., in his absentee report as chairman of the conference committee, said he had conferred with Wilfred Kurth, president of the Home, and had been informed the companies were not ignoring the general agent. Others reported that their companies had informed them the matter of overriding commissions on business handled through the Stock Company Association would be adjusted by the individual companies.

Henry Steckler Presides

The meeting was opened by Henry A. Steckler of New Orleans, who was ending his second year in the presidency.

Ray B. Duboc, president of the Western Fire and Western Casualty & Surety of Fort Scott, Kan., gave the address of welcome. He said a good general agent very often can assume jurisdiction for a company and convert an unprofitable territory into a money maker. His own company, he said, was on the point of withdrawing from several territories as hopeless, but instead, entrusted the business to general agents who made the territories profitable. The general agent, with a smaller territory

to supervise, can be a closer observer than the company and make a profit where the company cannot.

The response was by W. L. Braerton of Denver, who was later elected chairman of the executive committee and was thus started on the road to the presidency.

Mr. Steckler delivered his presidential address, in which he referred to the concentration of business through government agencies.

Mr. Carter appointed as the committee on the president's address: T. W. Garrett, Jr., Kansas City, J. G. Leigh, Little Rock, and F. R. Lanagan, Denver.

Greetings from the Joneses

C. C. Jones of the Kansas City Fire & Marine then came to bat, exhibiting the typical cordiality of the Kansas City Joneses. He appeared as a conveyor of greetings from the National Association of Insurance Agents, of which he is a past president. This was only a curtain raiser, however, as the Kansas City F. & M. and R. B. Jones & Sons were hosts at the first day's luncheon, and C. C. Jones plus R. Bryson Jones extended even heartier greetings.

C. C. Jones remarked that it is easy to criticize the stock companies and much of it is unjustified. However, he expressed the belief that the stock companies have permitted themselves to become shackled with regulations and have been dead on their feet. They have permitted "undependable competitors" to take the lead in improvising coverages to meet the requirements of the assured. He referred to the fact that it was 70 years before the stock companies allowed adequate credits for installation of sprinkler systems, thus permitting the factory mutuals to get a foothold. He criticized the stock companies for their delay in approving pro-rata cancellation and general cover contracts until the participating companies had experimented successfully in this field.

Competition of Lloyds

Mr. Jones said it required the competition of London Lloyds to force the stock companies to devise the householders comprehensive policy. He referred to the objection raised by the casualty companies to this policy, but asked: "Shall we refuse to meet the requirements of the assured merely to permit the casualty companies to continue to write a form of burglary insurance that because of its restrictions is destined to become obsolete?"

Mr. Jones said the companies are not altogether at fault. Many agents resist new developments and fail to keep pace. G. E. Edmondson of Tampa reported as secretary. Membership today stands at 76 as compared with 77 a year ago. There is a cash balance of \$519.

Herbert Cobb Stebbins delivered a paper on the objectives and accomplishments of the association, which was a dignified and comprehensive statement.

The paper prepared by Mr. Meiss was read. Although lengthy, it was followed intently, as the author had devoted much study to the finance company issue and offered a number of suggestions as to how to proceed in causing the business to flow into agency channels.

Resolution Is Adopted

A resolution was adopted expressing regret at the inability of Mr. Meiss to attend and voicing appreciation for his paper.

Due to the length of Mr. Meiss' paper there was not time to finish the day's proceedings in the morning and an afternoon session was held.

The lunch proved to be something of a testimonial for R. E. O'Malley, Missouri insurance superintendent. He was introduced and referred hopefully to the prospect of an early settlement of the prolonged Missouri rate regulation. Thereafter several of the speakers voiced the wish that Mr. O'Malley might be in charge of the insurance departments of their states.

C. C. Jones introduced several of the directors and officials of the Kansas City F. & M. Bryson Jones later took charge, introduced E. A. Henne, president of the Western Underwriters As-



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NORTHWESTERN
Fire & Marine Insurance Company

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sociation, who said the companies desire to cooperate with the Missouri officials in the rate problem; Clarence Cobb of Denver; J. G. Leigh of Little Rock, who spoke in appreciation of Mr. O'Malley, and J. K. Shepherd of Little Rock, who proposed that everyone stand in honor of the Missouri superintendent.

Carter Gives Report

In the afternoon session Mr. Carter reported for the executive committee. One meeting was held at the time of the annual meeting of the local agents in Grand Rapids. Attention was given to the matter of concentration of insurance, of automobile finance business and of federal legislation to deny the use of the mails to unlicensed companies.

The report of L. C. Quin was read reporting his interview with Mr. Kurth on the HOLC situation.

H. C. Stebbins reported as chairman of the membership committee, saying that 85 percent of the eligibles were enrolled. He urged the creation of constituent regional associations such as there are in California and in the mountain states.

J. K. Shepherd reported as national councillor to the United States Chamber of Commerce, saying that the general agents helped reelect J. C. Harding of Chicago as a director.

Mr. Dubach related the efforts of the Kansas City agents to get some of the business now going to finance companies. The local banks are cooperating. They will make loans for the financing of automobile purchase and will accept insurance through local agents. Fifteen policies are known to have been landed so far.

A resolution, presented by R. W. Newell of Little Rock, was adopted, expressing appreciation to Mr. Carter for his work in behalf of reclaiming the auto business for the local agent.

Open Forum Held

Thereupon the meeting became an open forum and various aspects of the wholesale insurance problem were discussed. There was some discussion of whether individual committees should be named to treat each phase of wholesale insurance or whether there should be a general committee with authority to appoint subcommittees. The latter course was decided upon.

The concluding feature of the day was a talk by Raymond L. Ellis of San Francisco, president of the California Association of Insurance General Agents.

The nominating committee consisted of J. K. Shepherd, W. Lyle Dickey, Raymond Ellis and T. W. Garrett, Jr. The committee on the secretary's address consisted of Reed Pennington, Denver, Hugh W. Gates, Jackson, Miss., and R. W. Newell, Little Rock.

Banquet Was Speechless

The speechless banquet Monday evening was a gay event, as many of the members were accompanied by their wives, and all were well acquainted. At the head table were seated Mr. Steckler, Mr. Carter, Mr. Dubach and Cliff C. Jones.

Tuesday morning the session opened with a meaty address by E. S. Page, Jr., North America, on inland marine. At one point he digressed from his prepared address to point out that the marine definition can be amended in the individual states if the agents bring pressure to bear upon the insurance departments and present convincing arguments for modification.

Dennis Hudson, president of the Central Surety, who was scheduled to have given an address, was unable to attend because the annual meeting of stockholders of his company was in progress.

The HOLC question was brought up again and the conference committee was requested to give immediate attention to the problem and was admonished to bear in mind the principle that contractual relations between general agents and companies are not subject to association control. The association is concerned with causing the general agents' status to be recognized in rela-

tion to the various pools, and with preventing the pools from becoming general agency setups in themselves.

Mr. Leigh presented in finished form the resolution adopted Monday on wholesale insurance. It reads:

"Resolved, that this association views with much apprehension the constant and rapidly increasing amount of insurance which is being placed on a wholesale basis; which tendency vitally affects the interest of local agents, general agents and agency companies;

"Resolved further, that the incoming administration appoint a committee to give consideration to this subject and secure the cooperation of local agents' association and agency company organizations with a view of dealing with the matter in the interest of all concerned."

Committee on President's Address

Mr. Leigh reported for the committee on the president's address, concurring in Mr. Steckler's concern because of the wholesale insurance tendency, in the proposal to cooperate with other organizations, in behalf of legislation to deny the mails to unlicensed companies, and in the suggestion for greater efforts to combat outside competition.

Mr. Shepherd presented a resolution expressing appreciation to W. Owen Wilson of Richmond, Va., and the company executives for their efforts to work out a fair plan for handling HOLC business that will be to the best interests of all. Mr. Shepherd also reported for the nominating committee. The new administration is strong and an active year is assured.

President Carter announced he will name W. L. Braerton of Denver chairman of the executive committee. Other committee appointments are now being arranged. The new officers were installed. Mr. Carter urged every member to bring into the association during the year all the eligible general agents in his territory. There was a report on the secretary's address.

May Go to San Francisco

Mr. Ellis extended an invitation to hold the annual meeting in San Francisco in 1938 during the world fair celebrating completion of the two great bridges in that city. Mr. Shepherd expressed assurance that San Francisco would be selected for 1938.

W. Lyle Dickey was introduced as an old timer who had been quiet during the sessions. J. R. Dumont was introduced again. Mr. Braerton extended an invitation to hold the 1936 convention in Denver. The place of the meeting is decided upon at the session of the executive committee in the fall.

Upon adjournment the conventioners were luncheon guests of the Central Surety. Vice-President R. E. McGinnis presided. The various leaders in the association were presented and several of the officers and department heads of the Central Surety including Vice-Presidents H. P. Linn, L. M. Goodwin and D. P. Steinhauer, Secretary G. T. Smothers, Assistant Secretaries C. F. Swannland and H. J. Hudson; G. W. Dyer, auto superintendent; L. A. Stewart, E. W. Violet, L. H. Conochie and R. W. Doty.

HOLC Pool Big Issue

H. A. Steckler of New Orleans in his presidential address said the most important question before the meeting would be the place of the general agent in the new arrangement for handling insurance on properties in which the Home Owners Loan Corporation is interested where the borrower fails to pay the premium. Provision is made in this plan, he pointed out, whereby the local agents receive a portion of the commission on the business formerly controlled by them. However, the direct writing of this business will remove from general agency channels a large portion of their income unless some plan is developed whereby the general agency may be brought into the picture.

A number of the general agents, he said, have been assured by their companies, that they will receive an overwriting commission but many of the

leaders feel that the general agent should earn whatever remuneration comes to him. The chairman of the conference committee of the general agents' association visited New York in behalf of the association, but so far the general agent's position in the scheme has not been defined.

Mr. Steckler referred to the fact that the executive committee adopted a resolution memorializing congress to enact legislation to deny the use of the mails to unlicensed concerns.

The Hobbs bill, to effect that purpose, apparently is dead, he said.

"The competition of non-orthodox companies and reciprocals is growing more insidious," he said, "and it behooves all members to be ever watchful to protect their interests."

"The breaking down of rate structures, the payment of commissions in excess of established practices and other deviations, which are resorted to by some stock companies in an effort to induce to themselves at the expense of their associates, a larger business than would come to them under normal competitive conditions, tends to undermine the foundation of sound and constructive insurance business aspects, and I believe our association should go on record as condemning such practices."

He asserted the fact that many participating companies are departing from their usual practice and are going into the general field. The increased expenses and the higher loss ratio which will undoubtedly result should eventually curb those activities to normal competition, he declared.

Stebbins Tells Objectives

Herbert Cobb Stebbins of Denver, a member of the executive committee and a past president, delivered a paper outlining the accomplishments of the association and what it stands for. Relationship with agents and companies has always been friendly and the many issues that have arisen have always been approached with a spirit of friendship and cooperation. The general agents have always assumed that the companies would not deliberately take action injurious to them. He said a few years ago the general agency system was endangered because of the increase in general agency appointments to secure a substantial volume of desirable business by payment of excess commissions to prominent local agents. As a result resentment developed against all general agents.

Various associations were formed, the acquisition cost rules of which eliminated the general agents from the picture. Before the general agents' association was formed the cotton association and oil association were launched.

The I. U. B. was organized and this caused concern because at first the general agents' supervising allowance was to have been completely eliminated.

Revision of Rules

The matter was taken up with the Western Underwriters Association and a revision of the rules was obtained whereunder proper definition of a general agency was decided upon and the matter of compensation was left to the discretion of the individual companies and general agents. The Inland Marine Underwriters Association and the automobile associations likewise accepted an approved definition of a general agency.

After appearing before the acquisition cost hearings of the insurance commissioners in 1930, the general agents took up with their home offices the question of properly designating the supervising cost of a general agent so that only the commission actually paid to the local agent be reported as commission costs.

Friendly relations have been maintained with the National Association of Insurance Agents and the annual meeting of the executive committee of the general agents is now always held at the time of the annual meeting of the local agents.

The only real disappointment has been in relations with casualty and surety companies. Those companies do

not admit there is a definite place for a strictly supervising general agency. However, Mr. Stebbins expressed the belief that eventually the casualty companies will recognize the principles for which the general agents' associations stand.

Mr. Stebbins expressed the belief that the general agents' association has a larger percentage of those who are eligible for membership in the association, than any other organization except company bodies.

Leigh Heads Conference Committee

President Carter announced he had appointed Mr. Leigh chairman of the important conference committee and thus he will be the one to steer the course through the wholesale insurance shoals. Except for the chairman the members of the executive committee are the past presidents. The incoming leadership is exceptionally potent. Mr. Carter has the association very much at heart, and he has definite objectives. Mr. Braerton has a wise head. Mr. Stebbins, a past president, is one of the stalwarts of the organization, and as secretary, he becomes again very definitely a member of the cabinet. Mr. Ellis is a young man from the coast, who impressed all with his enthusiasm and energy and he is expected to strengthen the association in the Pacific field, where it is weak, but where it has great potential strength. Mr. Smith is another enthusiastic "youngster." This was his first convention but he so impressed the leadership that he was made a vice-president. Mr. Leigh's judgment is always referred to and he is a man of influential contacts.

Finance Monopoly on Cars Attacked

(CONTINUED FROM PAGE 3)

be made the finance companies will stay in the insurance business directly or indirectly," he stated. "The fight of local agents to recapture this business will be won only if they throw aside their long standing attitude of indifference and join in the fight with weapons which their opponents can recognize."

"First and foremost, and by all means the most effective weapon, is the intense and aggressive solicitation of the automobile owner. Insure him before the finance company gets him, not after he signs the deal papers. Remember about four of every five new car sales involve a trade-in."

Against Cheapening Cover

"Don't attempt to cheapen the cover in order to compete on an equal rate basis—that is only playing into the hands of the competitor. Go after the weak spot in the system by playing up the superiority and advantages of the local agency service. Use the comprehensive policies with an appropriate deductible collision plus towing and emergency service expense—the broad cover at only a slight additional charge gives you an excellent selling point."

Mr. Meiss stated that if a finance company chart is broken down into interest and insurance, it will be found in many instances the comprehensive policy, aside from the much broader coverage which it affords, costs even less than the mandatory restricted setup of the finance companies. Quick personal service available through local agencies in case of loss is an item to emphasize, as also are financial standing of the company, and the fact insurance is primarily designed for the buyer and not the finance company but affords the latter full protection. The car owner will get a full pro rata return premium when he buys new car insurance from the agent, whereas from the finance company he will have to accept short rate. The finance company's insurance, therefore, will cost him more for less protection.

The finance business is taking literally millions of dollars out of the pockets of local agents, Mr. Meiss said, but this need not have occurred had agents not neglected automobile insurance in the

more prosperous years. He said it is estimated the General Exchange wrote \$16,000,000 net premiums last year, the Commercial Credit and Universal Credit \$7,000,000 and Commercial Investment Trust about \$2,000,000. Another \$5,000,000 for regional and local accounts might be added, he said. The total represents \$7,500,000 in commissions taken from local agents in 1934 alone. This might well have meant the difference between solvency and insolvency of many local agents.

Mr. Meiss expressed surprise that some agents are content to secure a countersigning or brokerage commission on business. This is not the answer. It is merely a form of dole which is eating away at the vitals of the American agency system. Many of these agents do not realize they are missing entirely the commissions on bodily injury and property damage covers which they would have sold to the car buyer, that this dole is often paid him on some clients on whose insurance he would previously have gotten the entire commission; that this whole practice fosters in the car owner an indifference toward insurance and a feeling that it cannot be very important since it is merely tacked on as a part of the finance charge. It weakens his respect for the agent as an important counselor on insurance.

May Involve Other Covers

At present only fire, theft and collision are being monopolized by the large finance companies, he said, but it is only a short step to bodily injury and property damage covers. A limited form of health and accident insurance now is available in some finance plans and it may not be much of a jump to life insurance.

Any argument that finance companies are forced to resort to the master policy plan because of inadequate facilities is spurious, Mr. Meiss said. Complete facilities always have been available and still are. Insurance companies stand ready to work out a plan if necessary whereby the original and decreasing equity of the finance company will be fully protected under a single interest or mortgagee cover leaving the purchaser free to insure his original and increasing equity with his local agent. Mr. Meiss said concerted and prompt action by the agents saved the HOLC situation; the Chrysler Palmetto insurance scheme of ten years ago was defeated by an aroused agency force.

Huge Volume Is Involved

An even greater challenge to insurance producers is presented in the threatened monopoly of automobile insurance, for 93 percent of all cars being produced are by three groups covered by the General Exchange Insurance, or through arrangements made by the three finance companies with agency companies, but not through agents.

"It is estimated that 2,043,750 persons in the United States are dependent in some way upon the stock fire insurance business for a livelihood," he said. "A survey of the automobiles owned by that group would be both useful and enlightening. I wonder how many buy cars through a national finance company or buy and boost the car of the manufacturer who is not content to build and sell automobiles but invades directly or indirectly the field on which they depend for a livelihood."

Cites Cooperative Plans

He noted the excellent cooperative arrangement made by the Omaha Association of Insurance Agents with the Omaha Auto Trades Association, whereby dealers cooperate with agents in securing sound insurance for car buyers, the dealers in turn being assured of agents' cooperation in placing repair work with members of the auto trades body. In California the agents' association reached agreement with the Anglo-California National Bank to accept policies written by agents and brokers where the premium is paid, otherwise the bank places the insurance but pays

regular commission to the named agent or broker.

The dealer is a vulnerable point in the finance fight, Mr. Meiss said. While he may in some instances get a rebate from the finance company, he does not actually participate in the insurance and has no particular love for the "hybrid national finance company" which is really forced upon him by the manufacturer. But there must be mutual benefits in any arrangement reached between agents and dealers.

Some recent insurance department rulings have helped the agent. In New England the department ruled out the master contract, holding every car purchaser must be given a complete policy. In West Virginia and New York every insurance policy or certificate issued to car buyer on financed automobiles on a master policy must show amount and kinds of cover on the automobile, premium charged for each coverage and the term of insurance.

In Maine the commissioner reaffirmed the department ruling made during the Chrysler-Palmetto fight and every person selling insurance in combination with automobile or other merchandise must be a licensed agent or broker.

The New Hampshire commissioner ruled that dealers and other automobile sales organizations in effecting insurance under the master finance policy plans were exercising privileges and prerogatives of an insurance agent or broker without holding a license.

The present practice of lumping interest, handling charges, dealer's rebate, filing fees and insurance in one sum should be corrected. Mr. Meiss said unquestionably some of the commission is rebated to make the total charge competitive but this is so well covered that proof is difficult. Agents should closely examine their state statutes and insurance department rulings to determine whether the finance companies are operating in full compliance.

Inland Marine Department Is Compared to Lloyds

(CONTINUED FROM PAGE 3)

assured. The location risk cannot be covered, however, unless there is a bona fide transportation movement and unless this transit risk is also covered. Here occurs the clash between the inland marine and fire and casualty field.

As for merchandise belonging to others in the custody of the assured, it is often possible to place a policy on an assured whose property is in the hands of someone else and then turn around and sell the custodian a policy covering merchandise in his possession. These risks usually fall into the bailee policy and the legal liability policy. Bailee policies are generally broader than those covering legal liability. Unless the policy is specifically written to require that the assured's liability must be proven through court, that requirement is not necessary. The fact that liability exists in general is sufficient to establish the company's liability. The insurance affords protection to the assured during the entire time when he is responsible for the property insured, whether in his custody or not.

Property Floater Policies

Property floater policies are those covering specific property which, by reason of the uses to which it is put, cannot conveniently be covered by specific insurance. The floaters insuring individuals only are personal effects, tourists' baggage, all risk jewelry, personal fur, wedding presents and personal property floater.

Another classification is instrumentalities of transportation or communication. In this classification fall the risks that are the important exceptions to the generality that inland marine covers movable property. Under this classification come bridges, tunnels, viaducts, pipe lines, dams, conduits, transmission lines, radio towers, aerial navigation, piers, wharves, ferry slips, bulk cargo discharging or loading devices. Use and

occupancy may be written on these risks as well.

There are certain other kinds of risks that violate the basic "Thou shalt not" of inland marine. They cover the assured's own property for manufacture or sale or use. The only justification for writing these policies is that they were devised to include in one contract numerous coverages. The uniform definition of marine writing powers has put the stamp of approval on certain of these risks, including the jeweler's block policy, motion picture negative policy, electric sign policy and fine arts dealer policy.

Two Competitive Steps Are Mapped

(CONTINUED FROM PAGE 3)

threatened by outside competition. Commissions on risks subjected to such treatment would have been ten percent less and the rate would have been correspondingly less.

Western Insurance Bureau Board Chairman in Report

(CONTINUED FROM PAGE 8)

which have been adopted in memory of the late Frank S. Danforth, who was president of the Millers National, and James Smith, who was assistant manager of the Firemen's in the west. Mr. Clark also referred to Thomas R. Weddell, who died last November. Mr. Weddell was associate editor in Chicago for the "Insurance Field" and covered the bureau proceedings for many years.

Mr. Clark said that the bureau is national in its scope, its influence being reflected beyond the borders of those states in which it assumes technical jurisdiction. The bureau is celebrating its 25th anniversary this year. "It was called into being because of the crying need for a stabilizing influence in what was then the beginning of what we now look upon in retrospect as a new era of advanced methods and practices in our business," Mr. Clark declared.

"The bureau has, in all these intervening years, adhered to the principles upon which it was founded, and has fulfilled both in letter and in spirit its every obligation to its membership. It may well be in these changing times that a similar opportunity for service now awaits the bureau and if so, it stands ready to render whatever constructive service it may be called upon to give, and in redeeming this pledge to business in general, I feel confident in saying that the bureau can depend upon its membership to lend its full measure of support and cooperation."

Rawlings Retires from Presidency

(CONTINUED FROM PAGE 1)

list of insurance alphabetical organizations Mr. Rawlings said that the NRA and the FERA, CWA, etc., has little chance of breaking through these ranks.

He said that the Western Insurance Bureau has grown from the original foundation of cooperative effort, it has built slowly and has constructed rules and regulations that comport well with the times. However, he warned the members against allowing any organization to become static. There must always be growth. Insurance organizations, he said, should be particularly alert to keep themselves serviceable and responsive to public needs, and if they do, he said, the government will hardly interfere. Self discipline, he added, is perhaps a bitter pill to swallow, but even a small boy learns through experience it is better to be good than to be spanked. The W.I.B., he declared, should aim to keep pace with new conditions. As new problems come before it they should be solved

and the machinery should be at hand to do the work. The basic principles and foundation stones, however, he said, should not be disturbed. He further said:

"I cannot help but feel that on many occasions we have not anticipated as we should the growing changing needs of insurance buyers. We should not delay acting until conditions force us to do so. We should be alert to the demands of the public, and should anticipate them. Great industries have been handicapped because they have waited too long and have taken it for granted that the public would accept what was handed out rather than by creating new agencies that would better suit the peculiar times. In these days especially business and commercial winds are shifting, and while we should never forget the fundamentals and should not disturb them, yet a growing organization must not overlook new public sentiment that has been created by new problems. If the insurance business is responsive to the actual needs of the insurance-buying public, and, if it can anticipate them, it will be then as now a useful agency to policyholders, and will not be confronted with governmental authorities endeavoring to whip us in line."

In referring to the Western Sprinkled Risk Association, he said that it now has enlarged facilities. It has been of great help, he declared, to the agents. It has now extended its operations to the east and the opportunity is at hand for greater service.

H. A. Clark of Chicago, western manager of the Firemen's, who is chairman of the board of the W. I. B., presented his report covering the activities of the last six months, especially dwelling on features connected with the work of the subscribers' actuarial committee. A more detailed account of Mr. Clark's report can be found in another column.

Because a number of members were traveling by automobile and were not expected before noon the meeting of the Western Insurance Bureau was postponed until 2:30 p. m. Since the Western Sprinkled Risk Association is not meeting with the Bureau this year it was felt that the afternoon session would allow ample time for transacting the Bureau's business. Most of the members who had arrived by this morning adjourned to the golf course in spite of threatening weather.

In view of the plan to seat Mr. Clark as president, it may be decided to have him also as board chairman. Some favor W. E. Wollaefer, president of the Concordia, for the chairmanship. There has been some talk of B. W. Rearden of the Firemen's for president.

Fred D. Silber, attorney for the Bureau, reported on the progress of the proposed insurance code in Illinois and the difficulties involved. He particularly criticized the investment section as being unfair to fire companies. Mr. Silber also reported on his efforts toward stabilization of the net receipts tax in Illinois citing the recent decision in People vs. Millers Mutual as a victory for the companies. In this case the state supreme court reversed its earlier stand and followed the decision of the U. S. Supreme Court in the Concordia case holding that fire companies did not have to pay upon classes on which casualty companies were exempt, such as sprinkler leakage, tornado, etc.

It is not considered likely that any action will be taken on the Chicago situation, as the bureau has not assumed jurisdiction over the large cities.

Lane Elected Chairman of N. F. P. A. Marshals' Section

ATLANTA, May 15.—C. V. Lane of Michigan was elected chairman of the fire marshals' section of the National Fire Protection Association at the annual meeting here. Other new officers are: Vice-chairmen, S. V. Coultas, Illinois; F. W. Roberts, Portland, Ore., and Henry Brace, Alberta; secretary, F. B. Watkins, West Virginia; executive secretary, Percy Bugbee, Boston.

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WHAT KIND OF FOLKS ARE THEY?

One of the best ways to find out about any company is to ask the agents who represent it.

We know of one agent who was asked about American States and answered the question in about these words:

"Well, American States is one company that has come through the last five years of bad weather in great shape. They are conservative in managing finances—have tremendous reserves of cash and governments—yet they're progressives. Give an agent every co-operation anybody could ask and are unusually close to their agents—really know the agent's end of the problem. They've developed a new broad, form policy with a barrel of talking points, all written so simply that your prospect can understand every word. Fair in claim adjustments, but don't throw any money away. Nice people to deal with!"

That is not exactly what the management of American States would ask an agent to say, yet perhaps it comes fairly close to the facts, after all. Frankly, we hope it does.

If you are interested in a connection with an alert company writing automobile insurance exclusively—a company of rugged financial strength and one whose agents have brought it a growth of more than 100% in premium income in the last four years—we would be glad to give you full details about opportunities in the states of Illinois, Indiana, Michigan, Ohio and Pennsylvania.

A POLICY GEARED TO TODAY



The New Standard Policy written by American States is really new, very broad, and provides many coverages not previously included. It is so simply written that the policyholder can understand every sentence. At the option of the agent, the usual coverages may be written under either the Standard or the Comprehensive form. It actually is the policy to fully meet every condition of car ownership today.

AMERICAN STATES INSURANCE COMPANY

INDIANAPOLIS, INDIANA

A Non-Conference Automobile Insurance Company of Rugged Financial Strength

The National Underwriter

May 16, 1935

CASUALTY AND SURETY SECTION

Page Thirty-five

Oppose New York Dust Disease Bill

Governor Lehman Urged by Many
Interests to Veto Amend-
ment

FEAR SERIOUS EFFECTS

Retroactive Feature of Measure Making
Employers Liable for Occupa-
tional Ills Is Feared

NEW YORK, May 15.—Strong pressure has been brought on Governor Lehman by important business interests of the state as well as by insurance carriers, to cause him to veto the amendment to the workmen's compensation law making employers financially responsible for death or illness of workers due to dust diseases. Should the governor fail to sign it by May 17, the measure dies. Approval would mean an increased liability of \$8,000,000 to \$10,000,000.

What insurance companies are especially fearful of is the retroactive feature of the measure making carriers liable for a type of hazard it was never intended to cover, and for which no charge had been made. When the bill passed the legislature and its seriousness was appreciated by underwriters, a number of offices issued the required ten days cancellation notice to lines that it was felt were especially susceptible to silicosis or other dust disease claims. Other companies threatened such procedure unless all plant employees submitted to thorough medical examination.

Workers Oppose Tests

Representatives of labor unions are credited with having urged workers to refuse to be x-rayed or to undergo examinations. Even where examinations are allowed, however, it is a question whether these would prove acceptable to the medical board which the measure provides shall be set up to pass upon all physical tests.

Yet another method hit upon by certain companies has been the proposal to certain assured that they post a deposit with carriers for settlement of dust disease claims, and agree to make further payment if the initial deposit proves inadequate. The extent to which cancellation of risks has been carried on since the bill passed both houses is a matter of conjecture, current report placing the number at several hundred.

Harmful Reaction to Tests

Non-stock and stock companies, as well as the state fund are insisting upon thorough medical examination of all employees in plants before new applications for indemnity will be even considered. One result of such procedure, not contemplated by labor leaders who were strong for enactment of the measure, unquestionably will be elimina-

New Auto Policy Starts Real Uniformity Move

New standard provisions for automobile liability policies were announced jointly this week by the National Bureau of Casualty & Surety Underwriters and the American Mutual Alliance. The standard provisions are the result of the work of committees who have been active in the standardization of the language of liability policies for the past several years.

A striking and important new departure is found in the new provisions. The novelty is in planning a standard automobile liability policy with provisions that can be carried unchanged into all other liability policies. It has been known that an automobile policy was under preparation but this wide scope of the plans had not become public.

The new policy seems to be an outgrowth of the Texas demand for a uniform contract. Committees representing stock and mutual interests and the American Bar Association drafted a form last summer which never received complete approval. When it went back to the committees they evidently started over with a broader idea and saw the goal of complete standardization within reach.

The new standard automobile liability provisions are concise, clear, and free of all surplus and confusing language. They will make for a policy without ambiguity of meaning. The language is

the simplest of many workers showing the slightest disposition to dust poisoning. There can be little doubt in view of the unwillingness of all types of carriers to accept risks of this dangerous class, that scores of plants will be unable to get indemnity, and the state itself will have to afford an avenue for supplying it.

Of even greater concern to insurance and general business interests is a further amendment to the compensation law, which unless vetoed at once will become effective Sept. 1. This extends protection of the present act to liability for industrial diseases of all kinds, constituting virtually furnishing health insurance. Rates chargeable for this all-inclusive protection would be prohibitive, and underwriters are staggered at the prospect.

Brokers Strongly Opposed

The hope is voiced that when the real potential effect of operation of the two bills is made clear to Governor Lehman he will veto both, and send them back to the next session of the legislature for drastic amendment. The executive committee of the Insurance Brokers Association of New York at a special meeting, after discussing the silicosis bill, sent this wire to the governor:

"With every sympathy for incapacitated employees, we point out to you that the retroactive provisions of this bill are drastically unfair to industry, to insurance companies, to self-insurers and to the state fund. Among other objections we doubt its constitutionality on the ground of the ex post facto application. We strongly urge you to veto this bill and refer it to the next legislature for correction of defects."

in simple terms, designed to appeal to the insurance buyer and to enable him to understand his contract. All states except Texas have approved the standard provisions which accordingly will become the basis of the national policy program.

The program allows complete flexibility of arrangements and appearance of the policies according to the taste or the practices of the individual companies. Any company can adopt the new provisions without a drastic change in appearance from the forms it has been using. The essential or routine information can be put in the customary place for the convenience of checkers and accountants. Thus the new policies can come into use without disturbing any of the established practices.

Besides the standard provisions the new policy provides for certain optional declarations which may or may not be included in the policy depending upon the viewpoint of the company.

Some of the more outstanding clauses of the standard provisions are the "defense, settlement, supplementary payment" clause, the "definition of insurer" clause heretofore often referred to as the "omnibus clause," the "action against company" and the "assignment" clauses, and the clause on "automatic insurance for newly acquired automobiles."

Not "Accident" Insurance

The standard provisions in general agree with the present rules of the casualty automobile manual. A noteworthy change in the basic liability form is the elimination of coverage in an action by the named insured against some other person covered as an additional assured under the policy. In other words, the automobile policy is not an accident policy.

The provisions for garage liability have been made flexible so as to handle the various coverages commonly included in that class.

Auto Fatalities Lower

A reduction of 2 percent in automobile fatalities in the first quarter was estimated by the National Safety Council in statistics covering about half of the states. A total of 7,060 automobile deaths, compared with 7,230 last year, were estimated. The slight decrease is partly attributed to the exceptionally bad driving weather in January which lowered the vehicle speed. Cities with strict traffic regulations are producing excellent records.

Hits Automobile Fleet Plan

Commissioner Moose of Nebraska has issued an order relating to the writing of automobile fleets. He states that under the state laws only private cars and trucks owned by the assured can be included in a fleet policy and receive the fleet rate. The practice of putting cars privately owned into a group to secure fleet rates and including cars owned by officers, employees, or others not owned by the assured results in discrimination and commissioner states it will be regarded as rebating.

Collins Retires as Zurich's Head

Neville Pilling Becomes the United
States Manager
June 1

FULLER NAMED DEPUTY

Company Pays Its Retiring Chief a
Splendid Tribute for his
Efficient Service

Following the visit of R. M. Naef, general manager of the Zurich General Accident at its head office, to its headquarters in Chicago, announcement is made that Arthur W. Collins, who is United States manager of the Zurich General Accident and president of the Zurich Fire, having reached the compulsory retirement age, 60 years, will step aside from his post June 1, and be succeeded by Neville Pilling, who is assistant United States manager. Harry H. Fuller, assistant United States manager, becomes deputy United States manager and will continue as vice-president of the Zurich Fire.

Collins in Supervisory Capacity

Mr. Collins will continue in a supervising capacity as home office delegate in the United States and as chairman of the American advisory board of both companies. It has been under Mr. Collins' administration that the Zurich has forged ahead until its business now has reached magnificent proportions. He has directed its American affairs since its establishment in this country over 22 years ago, first as assistant manager and later as manager, having been appointed to the latter office in 1917. As General Manager Naef puts it: "The Zurich's present standing in the United States, which is a source of pride with the company, is ascribed to the excellent work performed by Mr. Collins during all the years in which he has been identified with the Zurich for which service the company expresses its deep gratitude. Mr. Collins commands the highest respect and regard of everyone in the organization for his outstanding personality, his keen judgment, his exceptional ability and his unselfish and untiring devotion to his task."

Mr. Pilling's Career

Mr. Pilling is a man of outstanding ability, is regarded as one of the ablest casualty underwriters in the country, a man of wide experience, who has made his mark with the Zurich since he became connected with it 12 years ago. He had had branch office experience before. Previous to going with the Zurich he was connected with the General Accident and then the London Guarantee. In 1930 he became general superintendent at the United States head office and then was appointed assistant United

(CONTINUED ON PAGE 38)

Hodges and Jacobs Elected Mutual Associations' Heads

MEETING IN WHITE SULPHUR

Reports of Committees on Occupational Diseases, Other Important Subjects Are Considered

C. E. Hodges, Jr., vice-president American Mutual Liability, Boston, was elected president of the National Association of Mutual Casualty Companies at the annual meeting in White Sulphur Springs, W. Va. James S. Kemper, president Lumbermen's Mutual Casualty, Chicago, was elected first vice president; Carl N. Jacobs, president Hardware Mutual Casualty, Stevens Point, Wis., second vice-president.

Those elected to the governing board for a term of three years were G. L. Mallery, vice-president, Security Mutual Casualty, Chicago; H. J. Hagge, president Employers Mutuals, Wausau, Wis.; J. L. Train, president Utica Mutual, Utica, N. Y.; Carl N. Jacobs. The national councillor is J. A. Gunn, president Employers Mutual Casualty, Des Moines, and substitute national councillor, J. L. Train.

Automotive Mutuals Elect

The National Association of Automotive Mutual Insurance Companies elected Carl N. Jacobs, president; first vice-president, S. B. Black, president Liberty Mutual, Boston; second vice-president, H. G. Kemper, vice-president Lumbermen's Mutual Casualty. To the governing board: J. S. Kemper, C. E. Hodges, Jr., S. B. Black and C. W. Brown, secretary Merchants Mutual Casualty, Buffalo. National councillor, J. H. Brogan, president Exchange Mutual, Buffalo; substitute national councillor, C. N. Jacobs.

Appropriations for publicity were approved. Workmen's compensation security fund legislation, such as passed in New York, New Jersey, North Carolina and Minnesota, was considered, and also the subject of compulsory automobile insurance. A special committee was appointed to formulate a program to be followed in connection with legislation on this subject in future sessions.

It was voted to support rate regulation in Illinois, a committee being appointed to recommend amendments to pending legislation.

Consider Occupational Disease

Much time was devoted to consideration of occupational diseases. A special "O. D." committee adopted reports of three sub-committees, one dealing with legislation, another with claims and medical procedure, and a third, the report of the engineering sub-committee on control of atmospheric dust conditions in foundries. The committees were continued for further study.

Work of a special committee on uniform standard automobile policies was approved and a permanent committee authorized to recommend modification and changes in the approved policy, as changes become necessary or desirable.

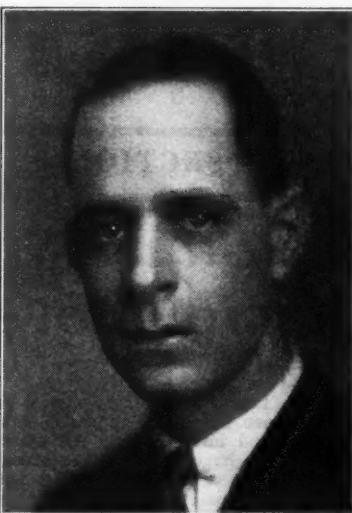
Compensation and automobile rates were considered, and also fraudulent claim situation in various territories, insurance codes, and legislation pending in Congress dealing with unauthorized insurance.

Produce \$174,307 Premiums

In the 30th anniversary drive for new business by agents of the United States Fidelity & Guaranty, in honor of Foster & Messick, managers for Indiana, \$174,307 in premiums on new business exclusive of compensation was produced. The celebration at French Lick Friday and Saturday will be attended by over 200.

The Casualty Reciprocal Exchange of Kansas City, Central Mutual of Chicago and Travelers Mutual Casualty of Des Moines, have been licensed in Georgia.

New President Is Named by Chicago A. & H. Club



C. TRUMAN REDFIELD

C. Truman Redfield, resident vice-president of the Mutual Benefit Health & Accident, was elected president of the Accident & Health Insurance Club of Chicago at its annual meeting this week. He has been one of the most active workers in the club ever since its organization. F. H. Crowther, Fidelity & Casualty, was elected vice-president and Paul W. Stade, Lumbermen's Mutual Casualty, reelected secretary and treasurer. New directors are E. H. Ferguson, Great Northern Life, retiring president, A. J. Higgins, Aetna Life.

In recognition of his efficient service for the past year, the club voted to send Mr. Ferguson to the annual meeting of the National Accident & Health Association at Detroit, with expenses paid.

The report of Percy W. Smith, Aetna Life, chairman of the membership committee, showed that there are now 49 paid members. This is an increase of only one over last year, but representatives of seven additional companies have joined the club during the year.

Keenan Named Director of New York Mortgage Bureau

NEW YORK, May 15.—Superintendent L. H. Pink of New York has appointed E. F. Keenan his successor as director of the title and mortgage rehabilitation bureau of the department. Mr. Keenan joined the department in 1932 as counsel in the liquidation of the Southern Surety, and subsequently of the International Re and Independence Indemnity. He also was active in rehabilitation proceedings of the National Surety. Following graduation from Fordham University and the New York University Law School he spent six years in private practice specializing in real estate law.

Can't Make Companies Take Compensation and Liability

LINCOLN, May 15.—Following a conference with representative agents from half a dozen Nebraska cities. Insurance Director Moose holds the department is without power to force casualty companies to accept compensation and liability risks, where they have declined to do so unless the insured gives the company all of his insurance business. For the last few years some agents have been instructed by their companies to accept business only on this condition, the reason being that compensation and liability losses have been so great in Nebraska that it is unprofitable

Arrange for Pennsylvania Insurance Days Observance

PLAN PITTSBURGH PROGRAM

Former Governor A. C. Ritchie of Maryland Will Be One of the Chief Speakers

Plans are now shaping for the celebration of Pennsylvania Insurance Days at Pittsburgh, May 23-24. The convention will open at noon with a luncheon the first day when Insurance Commissioner O. B. Hunt will be the chief speaker. In the afternoon there will be a business program and in the evening the main speaker will be former Governor A. C. Ritchie of Maryland. The address will be broadcast over KDKA.

Round Table Discussion

On the next morning there will be round table discussions, the various groups taking a part in this program. The Pittsburgh Insurance Club, the Pittsburgh Surety Underwriters Association, the Pittsburgh Casualty Association, the Pittsburgh Accident & Health Managers Association and the Smoke & Cinder Club of Pittsburgh will all have representatives at hand. At noon there will be a luncheon. The chief speaker will be C. C. McGovern, chairman of the board of the county commissioners of Allegheny county. H. W. Teamer of Philadelphia, secretary and manager of the Pennsylvania Insurance Federation, will talk on legislative matters. Following the luncheon the entire body will go to the baseball game between the Boston Braves and the Pittsburgh Pirates, the former featuring Babe Ruth.

The headquarters will be at the William Penn hotel. John S. Fisher, former governor of Pennsylvania and now chairman of the board of the National Union Fire, is general chairman on arrangements. J. C. Murray, former president of the Pennsylvania Insurance Federation, is vice-chairman and R. C. Kneil of the Reliance Life is secretary-treasurer.

Forgery Exhibit in Detroit

T. E. Griffin, Detroit branch manager of the National Surety, staged his company's "million dollar forgery exhibit" there for 10 days. W. R. Meyers of the home office was in charge.

to write these lines only. The attorney general held they were well within their rights in making this condition, and that it was not a violation of the anti-discrimination law.

It was reported at the conference that 150 doctors in Omaha are unable to get physicians' liability from companies writing this line as a specialty unless those companies are also given their owners', hospital and other liability coverage. Under the Nebraska law if any person makes affidavit to the department that he is unable to secure insurance from an admitted company, the department may after investigation issue a license permitting him to effect it with unlicensed companies. So far none of the doctors or others affected has applied to the department, although it was stated that if this procedure were followed the department would allow the risks to be placed in unadmitted companies.

J. D. Ringwalt of Omaha has been licensed on payment of \$100 fee and posting a bond guaranteeing payment of claims to place any risks in any unlicensed company. This was done on a showing that taxicab operators in Omaha and Lincoln were unable to obtain liability insurance from admitted companies. It was understood at the time that Mr. Ringwalt represented Lloyds. He is not restricted to taxicab coverage, but the department has not specifically so far authorized the writing of compensation and liability by Lloyds.

LEGISLATIVE • DIGEST •

COMPENSATION

New York—Governor signs bill increasing compensation disability to \$25 from \$20 with the \$8 minimum stricken out.

Governor Lehman also has approved amendment to workmen's compensation law providing state insurance fund shall be applicable to payment of premiums for reinsurance in any insurance corporation of the whole or any part of any policy obligation.

Nebraska—In spite of the fact that insurance companies, labor representatives and employers had agreed upon the proposal, the house struck out from the bill substituting a compensation court for the present compensation commissioner, the provision that no more than \$300 be paid in any one case unless by special order of the court. This was the concession demanded by the insurance companies, and the action of the house may result in many small employers continuing to carry their own risks. The house voted down a proposal to leave at 350 weeks the period for payment of death benefits, cutting it down to 300 weeks, another point insisted upon by insurance companies. The house passed senate compensation court bill; in conference due to refusal of the senate to agree to house amendments. The provision was struck from the bill limiting liability of employers and insurance carriers to \$300 doctor and hospital bills in any one case. The provisions agreed upon reduce the time of payment of death total disability claims from 350 weeks to 300 weeks, after which the disability payment will be cut in half instead of 45 percent; that where an employee suffers an injury which of itself, combined with a previous disability does in fact cause permanent total disability, the employer shall be liable only for the disability caused by the last injury, and that lump sums settlements shall be final, unless for fraud shown. The court consists of a lawyer, a representative of labor and one of employers, to be paid not to exceed \$3,000, the secretary to get not over \$1,800.

SURETY

Nebraska—House passes bill permitting federal bank deposit insurance to be accepted by the state banking department in lieu of a surety bond or collateral heretofore required as security for deposits of public money. Governor has signed a bill requiring banks hereafter accepting deposit moneys from irrigation districts to secure the same by giving surety bonds or putting up stipulated forms of collateral.

AUTOMOBILE

Wisconsin—Legislative committee of Milwaukee Association of Commerce goes on record against bill providing for state automobile liability insurance. It is contended that not only would such a law constitute unwarranted encroachment of the state on the domain of private business, but that according to actuarial figures the plan would not work.

Florida—A bill in insurance committee of house would prohibit benefits under any accident, health or mutual aid policy being subject to garnishment or other suits.

Carbon at the New Branch

E. L. Carbon has been sent from the Philadelphia office of the General Accident to do the underwriting and assist Manager P. J. Gauthier, who recently opened a branch office for the General at Peoria, Ill.

E. M. Kells and W. R. Hall, for a number of years in the insurance business in Milwaukee, have organized as Kells & Hall, and will operate an agency at 1224 West Wisconsin avenue.

Free Choice Law Deemed Harmful

Many Arguments Advanced
Against Injured Workmen Se-
lecting Medical Aid

SOLICITING IS FEARED

Time Alone Can Tell How Compens-
ation Law Amendment in
New York Will Operate

NEW YORK, May 15.—The character and degree to which the recently enacted amendment to the workmen's compensation law, granting injured workmen the right to select their own physician, will influence the future conduct of compensation business in New York State, remains to be seen. While the measure has certain beneficial features, notably that it will drive out the score or more of unworthy clinics hitherto conducted in different centers, on the other hand, it will materially lessen activities of excellent clinics maintained by some of the larger casualty companies, if, indeed, it does not cause their virtual retirement.

Administration Important

As is true of so many other statutes, the extent to which the amendment will prove helpful or otherwise, will depend largely on the nature of its administration. Under the provisions, an injured employee is permitted to name a physician of his own choosing, selection to be made from a panel submitted by the county medical association, and in the absence of such a body, to be appointed by the industrial commission. No serious criticism of this method is heard; providing always that politics is not allowed to enter the picture. However, it is already rumored that representatives of labor unions have been busy suggesting names of physicians to have serve on the various boards, and seeking to induce workmen to call for these doctors.

Without seeking to disparage the character or professional attainment of any physician, casualty officials point out that industrial surgery is a highly specialized branch. Quite apart from humanitarian motives, compensation companies have a selfish interest in restoring an injured person to his normal physical condition as speedily and effectively as possible, whereas many general practitioners might be inclined to prolong their visits in order to increase the size of the fee.

Company Clinics Skilled

In the course of the years, companies writing compensation have built up carefully selected medical staffs. Offices not maintaining clinics of their own send patients to leading hospitals. Clinics operated by companies are equipped with most modern apparatus and devices, and supervised by men skilled in their lines. This assures injured persons the best medical treatment obtainable.

While the law permits continuance of company clinics during the patients' convalescence, the time is a debatable one, and managers foresee conflict of medical opinion thereupon.

The effect of permitting free choice of physicians by injured workmen, in the opinion of C. W. Scott, a member of the committee appointed to study all phases of the workmen's compensation law in New Jersey, would be a hardship to injured persons in many instances. It would open the door to direct or indirect solicitation by physi-

Legal Risk Is Greatest

Law Establishes Rules Under Which Ownership of Property
Must be Handled—Fine Sales Approach for Public Liability

The greatest risk in doing business is the legal risk. That fact is the best explanation for the need for public liability coverage, said C. H. Bokman, Pittsburgh manager New Amsterdam Casualty, at the Safety Engineering Conference in Pittsburgh. "The legal risk is the legal liability for negligence due to the maintenance and ownership of properties and business. The law recognizes the right to own property, operate a business or own an automobile. But it establishes the rules under which the ownership of property or business must be handled or conducted. "Law requires that persons who come in contact with the particular business or property must be safe from harm through injuries or accidents as a result of the negligence of the owner. Various forms of public liability have been developed and the insurance companies have developed policy forms in turn to protect the owner or interested parties.

Result of Faulty Conditions

"The legal liability claims attributed to negligence presuppose accidents," said Mr. Bokman. "Accidents are usually the result of faulty conditions of the premises or the negligent operation of a business or the property of the assured which has exposed some member of the public to bodily injury or damage to property which they may not have suffered if conditions had been normal.

"The development of the need for legal liability coverages has run a parallel course, in a nip and tuck race, with the inventive genius of the legal mind. We have devised coverages to meet the needs created by the development of the negligence laws of the various states throughout the country.

"All too frequently the layman is inclined to look upon public liability as something remote, without considering the far-reaching effects of the hazards involved. As a matter of fact, frequently the catastrophe feature is seriously involved in liability claims. This is particularly true in the case of elevator public liability protection. It has been estimated that elevators carry more people every day than all other public conveyances put together and elevator accidents frequently involve claims limited only to the number of passengers carried. Products liability, while a new form of liability coverage, can be applied to most any productive business. Some of these catastrophe claims, of course, are rare, but when they occur the need for proper public liability protection is apparent.

Loss Cost Increases

"Much has been said recently regarding the increasing cost of public liability insurance and it is interesting to note that during the past five years the increase in loss cost in Pittsburgh is 30 percent, while the loss ratio indicated by the experience of the latest available year was 104 percent.

"The question naturally arises as to what is the cause of these increased claim costs and increased loss ratios. This is due to a number of factors, not the least of which is increased claim mindedness of the public, increased liberality of the juries during the past few years and, unfortunately, to the ambulance chasing and unethical practices of

cians, it would be against the best interest of injured workmen. Less than five percent of all practicing physicians are competent to treat industrial accident and occupational disease cases. Free choice would tend to encourage the practice of lifting cases, and solicitation, which in effect would prolong treatment and increase permanent injuries.



C. H. BOKMAN

certain members of the legal and medical profession. So long as juries, lawyers and doctors continue to load the expense on insurance companies, regardless of liability, with the sky the limit, rates are bound to increase, as insurance companies to date have found no way of stretching the dollar to cover more than one hundred cents.

"To a great many of the public, the sidewalks of New York are simply a song, but to juries, fake claimants and other forms of parasites, the sidewalks of New York, as well as Pittsburgh and other large cities, have been converted into a source of revenue for which building managers pay the freight.

"One of the particular hobbies developed recently has been the idea wherever claims are involved to get the individual who can pay. Take the case of the automobile truck. The driver causes an accident; as an agent of the firm for whom he works, it is responsible and is liable. And the action is always against it under the law of agency. It is not generally known, but the employer under the law has a perfect right of action against the employee causing this accident—although the right of action in this case is rarely exercised. But, regardless of who causes the accident, if the individual with the money can be reached, there need be little doubt that this is the course that will be followed by those interested."

Clean Bill for Company

LINCOLN, NEB., May 15.—The citation against the Massachusetts Bonding in connection with the \$1,000,000 state treasurer's bond has been dismissed by Insurance Director Moose. The legislative turmoil growing out of the difficulties in securing bond for State Treasurer Hall brought the action by a legislative committee, but no evidence has been produced, according to Mr. Moose, to justify the charge. The legislative committee directed Mr. Moose to demand the Massachusetts Bonding to show cause why its license should not be canceled. Mr. Moose holds that no good reason is shown why cancellation should be ordered. Attorney-General Stubbs, who counseled the insurance director, said that no evidence that a combination was being attempted to hold up the state was shown and that the proposal for writing Treasurer Hall's bond was a proper business transaction.

C. S. Sigley, local agent at Norwich, Kan., was presented a 25-year service certificate by R. B. Lathan, state agent of the North America.

Bay State Scheme Is Being Studied

Governor Would Graft Financial
Responsibility Principles on
Compulsory Law

SUITS INSURANCE MEN

Proposed Measure Intended to Eliminate Large Proportion of Small
Claims of Fraudulent Type

The proposal of Governor Curley and Commissioner DeCelles to substitute a "scientific insurance" plan for the present compulsory automobile liability insurance and accident prevention act of Massachusetts was presented before a gathering of some 400 representatives of insurance companies and others. Although the details of the plan were not disclosed until the meeting, it is assumed that insurance leaders played a big part in drafting it.

In the proposed revision, sections of the compulsory law which provide for indemnity for minor injuries are eliminated and new sections substituted, based on the principle of financial responsibility. Failure to pay court judgment awarded in a minor injury case would involve suspension of license and registration of a car owner unless the judgment is paid within 30 days. Thereafter full insurance would have to be carried.

Mr. DeCelles maintained that it would "remove horse trading from compulsory insurance" and would reduce rates by 40 percent.

Downs Approves Plan

John W. Downs, counsel for the insurance companies, approved the plan but opposition was voiced by some car owner interests and others, mainly those who favored rather a flat rate for the entire state and elimination of the system of zone rating.

The new plan differs from the existing statute in these respects:

Pedestrian compulsory coverage would be limited to death, loss of one or both eyes, loss of limbs and all other injuries which result in permanent or partial total disability, to be determined by the inability of the injured person to perform the ordinary duties of his usual employment.

Pedestrian coverage for other injuries would be obtained by placing additional financial responsibility on the owner.

Compulsory coverage for passengers in cars not at fault would be limited to death and loss of one or both eyes and one or more limbs.

Compulsory coverage for guests in car at fault would be limited to death and loss of one or both eyes and one or more limbs on proof of gross negligence on the part of the car operator.

The present compulsory statute would contain no provision for payment of compensation for small claims.

Distinguishing Between Claims

Failure to meet judgments under the financial responsibility act would result in barring the offender from the highways until payment of judgment, after which the offender would be under compulsion to carry both personal and property liability coverage.

Mr. DeCelles explained the new law would take all small claims out of the compulsory law and put them under a personal financial responsibility section.

The plan is designed to discourage the racket of doctors and lawyers in prosecuting false and fake claims. Mr.

(CONTINUED ON LAST PAGE)

ACCIDENT AND HEALTH FIELD

Mueller Is Chicago Speaker Launches Weekly Department

Importance of Preparedness, Personality Urged by Milwaukee General Agent of Pacific Mutual

The importance of preparedness and personality in the sale of accident and health insurance were emphasized by E. H. (Count) Mueller of Milwaukee, general agent of the accident and health department of the Pacific Mutual Life, in his talk before the Accident & Health Insurance Club of Chicago at its closing meeting of the year.

On the general question of preparedness he referred particularly to the necessity for proper mental equipment. He pointed out that just as it is impossible for a child to develop properly unless it has the right kind of physical nourishment, so it is impossible for the accident and health salesman to develop his full possibilities unless he has proper mental nourishment. He cited the statement made by Governor La Follette of Wisconsin at a life insurance meeting in Madison Monday that he would like to see the time when every life insurance man would be as well prepared for his work as the doctor or lawyer, and said that it could also be applied with equal force to accident and health salesmen.

On the matter of preparedness for the interview, he said that he does not believe in a "canned" sales talk, which is usually unnatural and too much like a phonograph record, but he does believe in a prepared sales talk. The man who attempts to make a public address without sufficient preparation and flounders around when he gets on his feet can not hope to be well received. The same principle applies, whether he has an audience of 100 or one. Mr. Mueller then gave blackboard demonstrations of the prepared sales talks he uses on two of his company's policies.

Personality Major Factor

He declared that personality is a big factor in a man's success in any business or profession, "and in acquiring knowledge, don't forget yourself." Factors which he listed in that connection were personal appearance, acquiring the art of attention, exercising good judgment, developing a good memory, proper mode of speech, will power and health.

In telling of some specific methods that have been used with success in his agency, he mentioned the development of a proposal form for each of his company's principal contracts, putting all the essential information on a single sheet, which has been found of especial advantage in the case of life insurance men, who want something definite and concrete. When they ask for information, he finds out the type of prospect and then submits the proposal form which seems to be best adapted to that particular prospect. He also spoke of the use of claim letters in selling.

He told of the development of a chain letter idea, the wording of the letter being practically the same as that of the "dime chain" variety now flooding the country, but with names of five agents at the top, his own heading the list. Each agent to whom the letter is received is asked to write two "apps" and send them to the name at the top, then send similar letters to another list of agents.

A. J. Mountrey to Speak

NEW YORK, May 15.—The second and final of the spring lectures sponsored by the Accident & Health Club of New York will be held May 20 at 11 a. m. in the National Board room at 85 John street. The speaker will be A. J. Mountrey, manager accident and health department, Standard Surety.

Globe Casualty of Columbus Now Writing All Classes of Accident and Health
—R. D. Tucker Superintendent

The Globe Casualty of Columbus, O., is launching a weekly accident and health department. R. D. Tucker will be in charge of that department as superintendent. He has had a wide experience in the industrial field and was formerly with the National Life & Accident and the Washington National. This new department rounds out the service of the Globe Casualty to cover all lines of accident and health insurance. It will still give special attention to writing commercial policies among business and professional classes and also to monthly premium and limited forms of policies.

In connection with its expansion program, the company has just added several men of long experience in the insurance business to its board of directors, including C. A. Sholl, until recently manager of the Monarch Life in Ohio; C. K. Seibert, for many years with the John Hancock Mutual Life in Columbus, and J. P. Welty, formerly president of the Denver Builders.

The company has been in operation for 21 years, writing accident and health only. It was organized in 1914 by George L. Behrens, who had been state representative of the New Amsterdam Casualty for ten years, and C. F. Luckhart, prominent Columbus attorney. They are still the main factors in the company, Mr. Luckhart being president and Mr. Behrens secretary. It wrote only monthly premium business at first but began issuing commercial policies in 1923 and limited policies in both the accident and illness field in 1930.

Taking on Much More Room

North American Accident Now Occupies Almost All One Floor at the Rookery

The North American Accident of Chicago has enlarged its home office space in the Rookery where it has always held forth, and now occupies almost the entire eighth floor. The new space covers the entire front of the La Salle street side. It has established there its entrance and there is an attractive reception room leading to the executive offices. These offices have been remodeled in modern style and refurnished with up-to-date equipment. A ventilating system has also been installed. The company has shown a substantial increase in business so far this year. The North American Accident is one of the largest and oldest stock companies in the country writing exclusively accident and health business. The company was incorporated in 1886. A. E. Forrest, the president, was the main factor in building the company and he is one of the veterans in the accident and health underwriting field.

National A. & H. Week Boosts Connecticut General Sales

New written accident and health business of the Connecticut General Life in April exceeded that of any month since July, 1931. Business in that department has shown an increase every month this year.

National Accident & Health Week activities figured prominently in that showing and also helped the Connecticut General in getting away to a fine start in its 70th anniversary Connecticut Tercentenary campaign, April 15-

June 22. During National Accident & Health Week the agents of the company wrote more than two and a half times their normal volume in number of accident applications and volume of accident premiums. This increase was accomplished without any sacrifice of life business, as the same week also showed a considerable increase over normal in number of life applications.

More than 120 agents wrote two or more accident applications that week, while 47 wrote over \$100 in accident premiums. M. D. Pomeroy of the Springfield agency wrote more than \$300 in premiums and ten others wrote \$200 or more.

Claim Men Hear Keeler

Nearly 100 members and guests of the Chicago Claim Association attended the May meeting, the last until fall. Most of the members were accompanied by their wives, who were the guests of the association. They enjoyed the unusual experience of having the dinner for the entire party served on diners of the Milwaukee railroad at the Union Station under a special arrangement made through A. J. Demeree, Preferred Accident, with the dining car department of that railroad, including souvenir menus printed especially for the occasion.

The meeting which followed was held in the assembly room of the Union Station, the speaker being Dr. Leonarde Keeler of the Scientific Crime Detection Laboratory of Northwestern University on "Advances in Crime Detection Methods." In his illustrated talk, Dr. Keeler covered not only his own work with the "lie detector," but also the solution of a number of cases of various kinds which were of especial interest to Chicagoans, including one involving the suicide of an insurance company official, the explosion which destroyed a big air liner over Indiana, not far from Chicago, several months ago; the detection of election frauds through the use of "dummy" tally sheets and the positive identification of John Dillinger's fingerprints, in spite of his efforts to remove the identifying points.

Name Karsch & Zinder

Karsch & Zinder have been appointed general agents of the Mutual Benefit Health & Accident and the United Benefit Life in Chicago. The appointment was made by Resident Vice-president C. T. Redfield. C. H. Karsch and B. L. Zinder, the members of the firm, have been leading agents in the Redfield & McGurk agency of the two companies in Chicago. They will report direct to the home office.

State Meeting at Fargo

D. M. Brovan, superintendent of agents, and Ray Hawkins, manager of the underwriting department of the Mutual Benefit Health & Accident and United Benefit Life, will attend the state meeting of the two companies at Fargo, N. D., May 18. C. T. Tollefson, state manager, will be in charge.

Kansas City Regional Rally

Nearly 100 agents of the Mutual Benefit Health & Accident and United Benefit Life of Omaha attended a regional convention in Kansas City.

Officials from the home office included Dr. C. C. Criss, president; D. M. Brovan, agency superintendent; E. S. Adams, head of the conservation department for Mutual Benefit; Sam C. Carroll, vice-president; C. R. DeWitt, assistant agency supervisor.

Take Over Western Ohio

W. C. and H. E. Ross of the Ross Insurance Agency, Dayton, O., have taken over western Ohio for the Washington National. They have been in the insurance business in Dayton for more than ten years and are expected to build a large and successful general agency in their new connection. The

Goes Into Field



F. W. SARLES

F. W. Sarles, who for six years has been at the home office of the Inter-Ocean Casualty of Cincinnati as director of publicity and assistant in the agency department, will leave June 1 to become manager for the company in North Carolina with headquarters at Greensboro. He was formerly connected with the "Weekly Underwriter" of New York in its business department.

agency will continue to have its headquarters at 202 Mutual Home building, Dayton.

Liquidation Is Sought

Attorney General Bricker of Ohio, on behalf of the insurance department, has filed suit for a distribution of the deposit of the Anchor Life & Accident of Alliance, O., stating that it has quit business leaving a number of unpaid claims. The company was reinsured some time ago by the Supreme Liberty Life of Chicago. The deposit amounts to \$50,000.

Collins Retires as Zurich's Head

(CONTINUED FROM PAGE 35)

States manager in charge of underwriting. He is a popular man.

Mr. Fuller is one of the best known casualty men in the country. He was formerly connected with the Chicago Surface Lines and went with the Zurich in its claim department in 1914. After three years' service there his organizing and field ability were recognized and he was transferred to the production and agency department being appointed executive special agent. He was appointed assistant United States manager a few years ago. Mr. Fuller has visited the agencies of the Zurich in all sections, has established valuable connections and because of his amiable personality, is well liked by the organization.

Arthur H. Brown, assistant United States manager in charge of the claim department, will continue in that capacity. The new Zurich lineup is regarded as very strong and capable.

Mr. Collins is an Englishman by birth and education. He went with the head office of the Ocean Accident as a minor clerk and worked up through the various desks. He served as manager of its Paris office for some seven years. He then was sent to the United States office in an executive capacity. He left the Ocean and for a short time was connected with the head office of the Globe Indemnity, being appointed assistant United States manager of the Zurich when the office opened in Chicago.



Welcome to Connecticut



1635

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1935

THE STATE OF CONNECTICUT, through its Tercentenary Commission, invites the nation to participate in its celebration of "three hundred years of progress." The occasion will be observed in many interesting and appropriate programs during the Summer and early Autumn commemorating the principal historic events and persons that have contributed to Connecticut's growth since Colonial days.

¶ The Aetna Casualty and Surety Company and affiliated companies join in this cordial invitation. It is hoped that you will include a trip to Connecticut in your vacation plans and that while in Hartford you will find time to inspect our Home Office building. An educational exhibit is now being arranged which we believe will be of interest to every insurance man.

¶ As its contribution to this celebration, the Aetna has prepared a map of Connecticut showing the principal highways and historical landmarks with thumbnail sketches of Connecticut's seventeen original towns. The cartography is by John Held, Jr., who has also drawn especially for this map thirty-one illustrations depicting early Connecticut history, which are reproduced in full color. ¶ If you are planning to come to Connecticut this year, may we help make your visit enjoyable by sending you a copy of this commemorative map?



The Aetna Casualty & Surety Company

THE AETNA LIFE INSURANCE COMPANY
THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY
of Hartford, Connecticut

WORKMEN'S COMPENSATION

Appeal to U. S. Supreme Court

Important Case Involving Preferential Claims of New York Policyholders Is Carried Up

An appeal has been taken to the United States Supreme Court from the New York state court of appeals in a decision handed down in February in which the state court confirmed the constitutionality of section 34 of the New York workmen's compensation act. This grants a preferred status to New York compensation claimants against New York companies which are in liquidation. The case came up when two residents of Minnesota, Bessie Villa and Max Peterson, sought to prevent the insurance superintendent of New York as liquidator for the Southern Surety, from giving preference to New York compensation claims over those in other states. The Oklahoma attorney general intervened on behalf of the insurance department of that state.

Casualty executives the country over

took a lively interest in the outcome of this litigation. If the law is finally upheld by the U. S. Supreme Court, undoubtedly other states will retaliate against New York companies and will pass special deposit laws or adopt other methods to protect their citizens in the event of failure of New York companies writing compensation insurance. Oklahoma policyholders paid \$617,357 in premiums in 1930, the last year the company operated in the state.

North Explains Service Plan

Tells How His Office Operates in Conjunction with London Lloyds Compensation Risks

Thomas T. North, head of the well known adjusting firm of Thomas T. North & Co. of Chicago, who has taken on workmen's compensation service work for companies writing that class of business and especially London Lloyds, elucidates one point in the ar-

ticle in THE NATIONAL UNDERWRITER last week, explaining the plan.

The assured in the first place pays 25 percent of the regular premium that he has been paying. This goes to Lloyds, the broker or agent that secures the business and to North & Co. There is no trust fund put up by the assured. He pays all claims equal to 75 percent of the premium without calling on London Lloyds. If he exhausts the 75 percent then the carrier steps in.

Work for Lower Loss Ratio

It is to the benefit of the assured naturally to cut down his claim ratio because all that he saves out of the 75 percent is velvet. It is to the interest of the carrier to have the loss ratio down so that it will not be called in to assume any of the excess payments. London Lloyds or any other carrier therefore relies very strongly on the service office to keep the risk in shape. When a risk is secured, T. T. North & Co. sends its casualty manager, Carl Lill, to make an inspection and investigation of the risk. He looks into the safety feature, ascertains if anything should be done and gives instructions as to any action that should be taken to reduce the hazard. He checks up on the attitude of the assured toward safety work. He also seeks to ascertain whether the premium is adequate for

the liability carried. There is a re-check of the risks from time to time especially if claims are arising.

Florida 45th Compensation State, Act Finally Passed

TALLAHASSEE, FLA., May 15.—Florida has become the 45th workmen's compensation state with the passage of a bill by large majority in both houses. There were some minor changes that the senate put on the house bill, but it is believed full agreement will be reached and the signature of the governor secured without delay. Benefits under the bill are from \$4 to \$18 per week for disability from accident or occupational sickness, with \$1,000 and funeral expenses provided in case of death caused by employment. Employers of less than four persons do not come under the bill. Exemptions include agricultural pursuits, canning factories, naval stores, saw mill workers and so-called white collar employees. Administration will be by a commission of three, two from state house cabinet officers to serve without pay and the third to be chairman, named by the governor with salary of \$5,000 a year.

Georgia Approves Loading

ATLANTA, May 15.—The Georgia insurance department has approved the National Council's application for a special loading on compensation risks with premiums of less than \$500. The additional charge on manufacturing risks will be \$25, on contracting \$15 and all others \$10. The National Council's study shows that the loss ratio on risks producing a premium of less than \$500 is 20 to 30 percent higher than on risks of the same classification carrying a premium of over \$500. It was held that a general increase in rates would not be fair to the larger risks and a special loading was proposed to absorb the losses in the small premium division. Eugene Harrington, Atlanta agent, was active in securing the ruling.

Must Change O. D. Bills

The sales tax tangle is holding up action on the occupational disease legislation in Illinois. Committee hearings have been postponed and the situation is indefinite. Both the labor and employe bills will have to be amended to insure validity in light of the recent supreme court decision. Certain language will have to be changed. It is expected that the present bills will be corrected instead of introducing entirely new measures.

Michigan Hearing May 21

LANSING, MICH., May 15.—Petitions for adjustment of classifications and rates in Michigan territory are to be heard May 21 in Detroit at a meeting of the Michigan regional compensation committee.

The hearings will be held as an outgrowth of the establishment of the Detroit branch in an effort to get Michigan business on a more stable basis. Any changes agreed upon prior to Oct. 1 filed with the department will be applied retroactively to the inception date of policies issued and effective on or after Oct. 1, 1934.

Fund's Surplus Too Low

SALT LAKE CITY, May 15.—The state insurance fund's surplus is less than half of that required by law, according to report of auditors. The adoption of a rigid collection policy is advocated and several delinquencies among the larger insureds noted. It was recommended that the industrial commission advance the rate to the extent that a surplus can be built to the law's requirements.

Travelers Montreal Promotion

The Travelers has promoted J. H. Renaud from assistant manager to manager of casualty lines at Montreal.

The Bankers Indemnity furnishes dependable protection, and efficient, nation-wide service.

**BANKERS INDEMNITY
INSURANCE COMPANY**
Newark, New Jersey
One of the American Group

WHO HAD TO PAY?

THE CASE: Canned goods packed in South America. Imported by a great distributing house. Sold to a chain store. Retailed to a customer. The customer sued, alleging that the canned goods contained a piece of tin, which he swallowed.

THE VERDICT: Distributor and chain store held jointly liable. Both had to pay.

THE MORAL: Products Public Liability Insurance, which protects against such losses, is one of many Public Liability coverages for which agents find a ready sale. Helpful selling facts on these coverages are given in the U. S. F. & G. "Pathfinders" for May. It will pay you to read your copies carefully.

U. S. F. & G.

UNITED STATES FIDELITY & GUARANTY COMPANY

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In looking back over the growth of your own business, what were the factors that aided in that growth?

Giving a fair deal, or making an honest effort to do so, was one, no doubt, just as it has been with THE PREFERRED ACCIDENT.

Write us if interested in taking on a good strong company for

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CHANGES IN CASUALTY FIELD

Moony to American Indemnity

Well Known Casualty Field Man Is Made Production Manager in Five States

William R. Moony, who was branch manager of the Norwich Union Indemnity Chicago office until it was disbanded a few months ago, has become production manager for the American Indemnity of Galveston and will now have jurisdiction over Iowa, Illinois, Wisconsin and Indiana. Mr. Moony has had a long and successful experience in the casualty field and is regarded as a good agency man. He will develop the plant the company has in these states and will also increase it. He will have his office in the Insurance Exchange, Chicago. Mr. Moony will be in a position to service all the agents and the home office is granting him full authority to look after their needs.

J. F. Seinsheimer, president of the American Indemnity, was in Chicago last week arranging for Mr. Moony's new work. Mr. Seinsheimer and his wife drove from Galveston to New Orleans to visit their son, who is in Tulane University. They met with an automobile accident and were taken to a hospital. As a consequence Mr. Seinsheimer appeared in Chicago on crutches.

Heine Branch Manager

A. F. Heine, formerly state agent and auditor of the Norwich Union Indemnity in middle western territory, has been appointed manager of the branch office established by the General Insurance Agency of Chicago at 130 East Washington street, Indianapolis. Mr. Heine has had 15 years' experience in the casualty business.

Ostermann with Slipner

L. A. Ostermann, formerly in charge of the plate glass department of the Commercial Casualty, Metropolitan Casualty branch office, Chicago, has become associated with Henry S. Slipner & Co. of that city as manager of the plate glass department. The Slipner office June 1 will move to rooms A-1918-20 Insurance Exchange, the office space being about doubled. The agency will observe its second anniversary in August.

Mr. Ostermann has had 11 years insurance experience, for eight years being connected with A. D. Kuhns & Co., Chicago manager New Jersey Fidelity & Plate Glass. Mr. Slipner formerly was associate manager of the Metropolitan Casualty and after that assistant manager Bankers Indemnity.

Made Indiana General Agent

Pattison Insurance, Indianapolis agency, has been appointed Indiana general agent of the Lumbermen's Underwriting Alliance and Bituminous Casualty, succeeding the Williams Agency, which was liquidated about a month ago. Most of those identified with the Williams Agency are now with Pattison Insurance, and nearly all the 150 agents

who represented the Williams agency have gone over to the new agency. It writes truck cargo, public liability and property damage lines and plans to write farm and general fire lines later. C. B. Pattison is president; E. Y. Pattison, vice-president, and F. R. Kossa, state commander American Legion, secretary-treasurer. E. B. Maurice is general manager and N. Campbell, manager of the claim department. Offices are at 309 West Washington street, Indianapolis.

Noble Leaves Norwich Union

W. P. Noble, who has been with the auditing department of the Norwich Union Indemnity in California for 13 years, has resigned to become an independent payroll auditor in the southern California field. He has had 33 years of experience in auditing and accounting, beginning with the comptroller's department of the Ocean Accident in New York, where he remained nine years, then going with the Globe Indemnity,

which transferred him to Los Angeles in 1917. He resigned from the Globe in 1922 to go with the Norwich Union.

All-Service Agency Named

The All-Service Insurance Agency of Chicago has been appointed general agent for the Pan-American Life and Western Casualty. A. Alvin Abrams and Harry H. Stewart, who operate the All-Service agency, have built a considerable volume of business in the territory through personal production and development of brokerage accounts.

Named General Agent

The General Insurance Agency of Chicago has been appointed general agent in the Chicago metropolitan district and the state of Indiana for the Travelers Mutual Casualty of Des Moines, and will write in this company public liability and property damage on overland, long haul trucks.

Lindsay Texas Claim Manager

The Standard Surety & Casualty has appointed E. W. Lindsey manager of its Texas claim department. He formerly was with the Travelers for six years as an adjuster in the Dallas branch.

CASUALTY PERSONALS

Andrew Lilley, who died in his home city of St. Paul as a result of an auto accident in which Mrs. Lilley was killed outright, started in the business in 1892 with the Standard Accident in the railroad installment department at Winona, Minn., and was with that company until 1900. For the next seven years he was connected with W. A. Alexander & Co. of Chicago, representing the railroad installment department of the Fidelity & Casualty. Then for five years he was with the Neely-Lilley agency of St. Paul, representing the Standard Accident as general agent. From 1912 until 1931 he represented the Fidelity & Casualty as district agent in St. Paul. Then he and his son, R. A. Lilley, formed the agency of Lilley & Lilley to take the Minnesota general agency of the Phoenix Indemnity.

Dennis Hudson, president of the Central Surety & Insurance Corporation of Kansas City, is not a "celebrating man." However, on May 10 his associates in the home office of the Central Surety made it practically impossible for him not to do so.

The occasion was the 25th anniversary of Mr. Hudson's entry into casualty insurance in Kansas City. He had been in life insurance 10 years prior to May 10, 1910, when he went with the Kansas City Casualty as superintendent of agents. In 1913 he became general manager. That company in 1919 merged with the Employers Indemnity.

The Central Surety, organized in 1926, was actually an outgrowth of the Kan-

sas City Casualty. When the Central Surety was organized it purchased the direct agency business, exclusive of accident and health, of the Employers Indemnity, which then became the Employers Reinsurance. So, actually, Mr. Hudson has served continuously, for 25 years, the same business, even though two changes in ownership have occurred.

His office was loaded with flowers and the home office force presented him a gold watch and chain. R. E. McGinnis, first vice-president, who has been with Mr. Hudson about 22 years, made the presentation. He also was given a book containing the personal signatures of every member of the home office staff.

L. L. Graham, field service director of the Business Men's Assurance, has returned from a three months' business trip throughout the southern and western territory. He was accompanied by Mrs. Graham.

George Gehrke, manager casualty department Moore, Case, Lyman & Hubbard, Chicago, was elected president of the employees' association of that office.

Daniel McLean, district manager of the Rochester, N. Y. branch of the General Accident died May 7.

The facility with which W. E. McKell, president of the New York Casualty and vice-president of the American Surety, addresses a gathering or debates

Thirty-Three Years—Through Thick and Thin

AMERICAN CASUALTY COMPANY
READING, PENNSYLVANIA

● Experience gained through meeting many and varied conditions removes the always dangerous snap-judgments and vacillating practices that bring gray hair to agents' heads.

A Stock Company

Incorporated 1902

Supporting the American Agency System ever since

AMERICAN

RE-INSURANCE CO

Robert C. Ream, President

67 Wall Street

New York

DECEMBER 31st, 1934

CAPITAL	\$1,000,000.00
Surplus (at Market Values)	2,574,975.70
Voluntary Catastrophe Reserve	500,000.00
Reserve for Losses	2,690,601.13
Contingency Reserve	48,127.58
All Other Liabilities	1,110,130.69
TOTAL ASSETS	7,923,835.10
NOTE: Securities carried at \$739,222.50 in the above statement are deposited as required by law.	

CASUALTY RE-INSURANCE

REINSURANCE

LOSS COST
INCREASING?

TIME TO
CONSIDER
USING MORE
REINSURANCE

IN CASUALTY
LINES —

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NEW YORK
CHICAGO
LOS ANGELES
SAN FRANCISCO

**EMPLOYERS
REINSURANCE
CORPORATION**

E. G. TRIMBLE, President

a mooted question is understood when it is recalled he served as speaker of the Utah assembly for two successive terms some years ago. He had the proud distinction of being the unanimous choice for the office by its Republican and Democratic members. In those days Mr. McKell supervised the business of the American Surety in eight states and with such result that he was called to the head office to assume an executive post. He is active in the councils of both the casualty and the surety acquisition cost conferences.

Bank Robberies Checked

OKLAHOMA CITY, May 15.—There has been a material reduction in Oklahoma bank robberies in the first four months, according to Secretary E. P. Gum of the Oklahoma Bankers Association. There were four robberies in January, two in February and none since with a total of \$7,247 taken.

WANTED — Experienced Illinois Field Representative

An old well established Non-Conference Casualty Stock Company has an opening for a field representative in Illinois who has been traveling that state for at least five years and is familiar with Automobile and Casualty lines.

Must be man of 32 to 40 years, an energetic hard worker, well acquainted with the better class of agents in Illinois and able to control a large volume of desirable business.

Applicants must give in first letter full particulars as to their age, experience, contacts with Illinois agents, previous connections, approximate amount of business they can control, whether employed at present and a brief explanation of their home life.

Address B-75, The National Underwriter

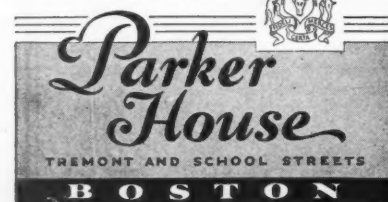


A man away from home on business is interested in restful sleep, good food, attentive service, and facilitation of his business so he can get home as soon as possible.

We meet such men on common ground, for it has been our privilege for more than two generations to provide tired men of affairs with cheerful rooms and soft beds; to set as excellent a table as the country affords; and to attend with courtesy to the slightest wish of every guest. All our rooms have private bath, shower, and circulating ice-water. Plenty of singles at \$3.

We are most convenient to Boston's insurance district.

Glenwood J. Sheppard
President & Managing Director



CASUALTY ASSOCIATION NEWS

McClain Tells About Code

Explains Provisions at Meeting of Casualty and Surety Field Men in Indianapolis

INDIANAPOLIS, May 15.—Indiana casualty company field men and adjusters at a luncheon meeting Monday heard Commissioner McClain discuss the new code as it relates to casualty and surety companies. The commissioner invited questions, as result of which these points were brought out:

New applicants for agency licenses and applicants for renewals will sign questionnaires, which will be examined in the insurance department. Where additional information is desired the commissioner may call the applicant into his office for questioning and then, if he deems it advisable, may submit the applicant to a written examination.

A file of rejected agency license applications will be kept in the insurance department for reference.

Asked how Lloyds and non-admitted companies will be able to qualify with the law in having policies signed by licensed commissioned agents when they have no such representatives, the commissioner said he did not see how such business could be handled under the law. To put an end to such placing of business as far as possible is one of the purposes of the law. Such policies cannot be signed by licensed brokers.

Field men may solicit business but the policies must be countersigned by licensed commission agents. Bonds may be signed by salaried company representatives but must be countersigned by agents.

Only residents of the state can be licensed as agents. Policies or bonds written at home offices, in New York, for example, must be countersigned by resident commission agents of Indiana and the agent must receive a commission, how much being left to company and agents.

Automobile fleet policies can be placed only on fleets of five or more cars owned and operated by one person or concern. Employee cars cannot be included in a fleet policy.

The man in another line of business who applies for license as an agent can get it only if his character and knowledge of the business measures up to the department's standard.

The commissioner, as Mr. McClain said, has no intention or desire to become a czar in the administration of his duties. The idea of the department is to help the business to help itself.

He asked that his hearers weigh the advantages which the law gives to those engaged in the business along the lines of right practice against any temporary disadvantages they may feel that they suffer as result of its passage.

W. C. Burns, who has been transferred from the Mountain States Bureau to Indiana to head the new workmen's compensation bureau, was introduced. It was voted to hold meetings during the summer. A golf tournament for May 24 was announced and local agents and fire field men will be invited to participate.

Wood Outlines His Method of Evaluating Statements

Comparing any company in question with the average of a number of leaders was the method of evaluating the financial statement of any fire or casualty company, stock or mutual, advocated by Donald M. Wood of Childs & Wood in his talk before the Casualty Underwriters Association of Chicago on "Analyzing Company Statements." Mr. Wood stated that this is the method used by credit men throughout the country in judging the strength of firms

with which they have not previously done business. Mr. Wood suggested taking a number of ratios of leading companies, such as of assets to liabilities, premiums written to premiums earned, premiums earned to reserves, etc. While no two companies will probably show the same ratios, they will all turn around a certain average. Then the company in question can easily be compared with a representative group and a good idea of its stability obtained by means of this yardstick.

For analyzing casualty companies Mr. Wood recommended two ratios as most indicative—compensation premiums to reserves and public liability premiums to reserves. They should be separated, because the respective proportions of these coverages written by the different companies vary considerably.

Season's Work Reviewed

SALT LAKE CITY, May 15.—At the last meeting for the season of the Utah Surety & Casualty Underwriters Association with President S. C. Fuld presiding, the past season's work was reviewed. Outstanding among the organization's activities was the defeat of the workmen's compensation bill in the legislature, which would have placed all workmen's compensation business in the state fund.

The association will resume its activities in September.

Plan Stock Casualty Group

CLEVELAND, May 15.—Invitations will go out soon to about 100 casualty agents to attend a meeting to form an association of agents of stock casualty companies only. A committee, headed by H. R. Manchester of the James & Manchester Co., has been working for several months on it and preliminary drafts of the constitution and by-laws are now ready for consideration.

Bay State Scheme Is Being Studied

(CONTINUED FROM PAGE 37)

DeCelles pointed out that claims under the compulsory law had jumped from 14,629 in 1927 to 31,325 in 1933 for occupants of automobiles, although the number of pedestrians killed and injured had increased only from 417 in 1927 to 431 in 1933.

Of the 35,000 claims by occupants of "other machines", 50 percent were settled for less than \$100 and 31,000 of the 35,000 claims were settled for less than \$300.

Mr. DeCelles maintained the new plan would segregate the careless, reckless drivers and compel them to pay for a larger insurance coverage.

Provision is made in the bill for the establishment by the commissioner of the rates under the financial responsibility act as well as under the compulsory law.

Ex-Senator Joseph Finnegan, who opposed the measure, declared it would give car owners a 30 percent reduction in rates while depriving them of 70 percent of the protection to which they were entitled under the existing statute.

The most serious fault in the proposed law, it was pointed out, was the fact that, due to the congestion of the courts with automobile cases, judgment might not be secured in Massachusetts for three or four years and a car owner or driver might continue on the road for that length of time, even if financially irresponsible, because suspension of license and registration would only occur 30 days after actual judgment was rendered. The suggestion was made that this might be met by the creation of a board to hold preliminary hearings for operators charged with negligent driving and, probable cause being found, the operator would be compelled to

guarantee the payment of indemnity under penalty of immediately losing his license and registration.

Commissioner DeCelles announced that he would ask the supreme court for an opinion on the constitutionality of the flat rate method of fixing rate schedules under the compulsory automobile liability act. Under the present plan the state is divided into 19 zones, with a different set of rates for each zone.

The commissioner said he hoped to obtain the court's opinion before the 1936 rate is prepared next September. He expressed the opinion that the flat rate method, under which every motorist would pay the same rate regardless of where his automobile is garaged, is not legal and would prove confiscatory in the light of present experience.

Commissioner DeCelles explained his plan, as given out at the hearing, later before the governor and council. He said he was carefully considering a suggestion advanced by a state senator, which would set a base rate for every zone for acquisition cost, making it the same in every city and town. Car owners would then be assessed a premium charge to complete the coverage costs, which would be determined under the present system. Acquisition cost now is figured on the total premium. Such a suggestion, the commissioner said, would tend to increase rates in the low-cost zones and decrease them in the high-cost zones.

Legislators generally are expressing themselves as not favoring the commissioner's new plan brought out at the hearing, which would require the passage of a financial responsibility act to operate in conjunction with the compulsory statute.

Casualty Actuarial Society Meeting Program Prepared

NEW YORK, May 15.—In addition to the address of President W. W. Greene, upon "The Chief Trouble With Compensation Insurance," members of the Casualty Actuarial Society at their spring gathering at Briarcliff Manor, May 24, will hear papers upon "Considerations on Social Insurance," by W. R. Williamson; "History and Present Status of Non-cancellable Accident and Health Insurance," by J. H. Miller, and "A Statistical Analysis of the Benefit Provisions of the Compensation Act," by Jack J. Smith. Social insurance will come in for informal discussion.

U. S. F. & G. Meetings

Four one-day regional meetings of agents were planned by the Pittsburgh office of the United States Fidelity & Guaranty under Albert C. Supplee, manager. The locations selected are New Bethlehem, Pa., Johnstown, Pa., Wheeling, W. Va., and Youngstown, Ohio.

The speakers included: O. R. Leeds, home office sales supervisor on "Insurance Salesmanship;" A. A. Hawthorne on "Fidelity and Court Bonds;" Walter S. King and Herbert H. Harris on "Automobile and Accident & Health Claims;" Elmer R. Porter, state agent in Pennsylvania, and Godfrey C. Huth, state agent in Ohio, spoke briefly on fire lines on behalf of the Fidelity & Guaranty Fire. Mr. Supplee presided over all the meetings.

Jainsen Made Vice-president

HARTFORD, CONN., May 15.—Wilson C. Jainsen, claim and accident attorney for the Hartford Accident & Indemnity, is elected vice-president in charge of legal and claim work of the casualty branch. He has been claim and trial attorney for seven years, and has also been engaged in general trial work. He became associated with the company in 1919, while attending Brown, and has served in various capacities. After graduation he was with the Boston office, and later in Albany. During 1932-33 he was prosecuting attorney in the Hartford police court. He was born in Hartford in 1899, and is a member of Massachusetts and Connecticut bars.

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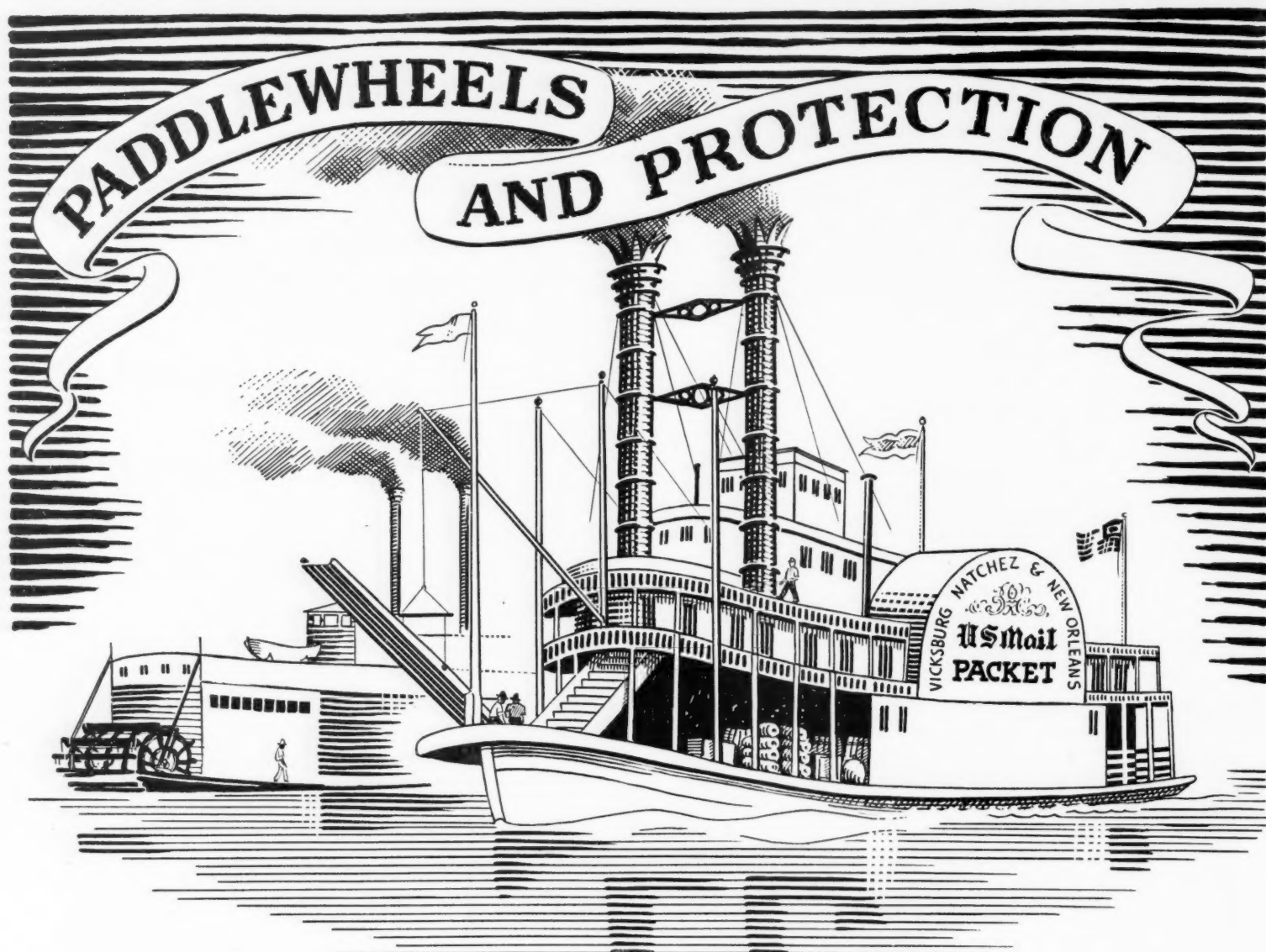
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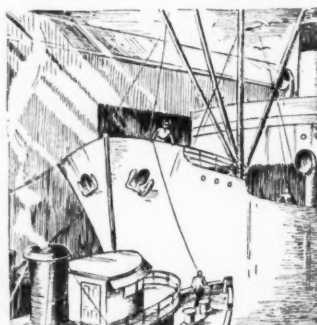
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